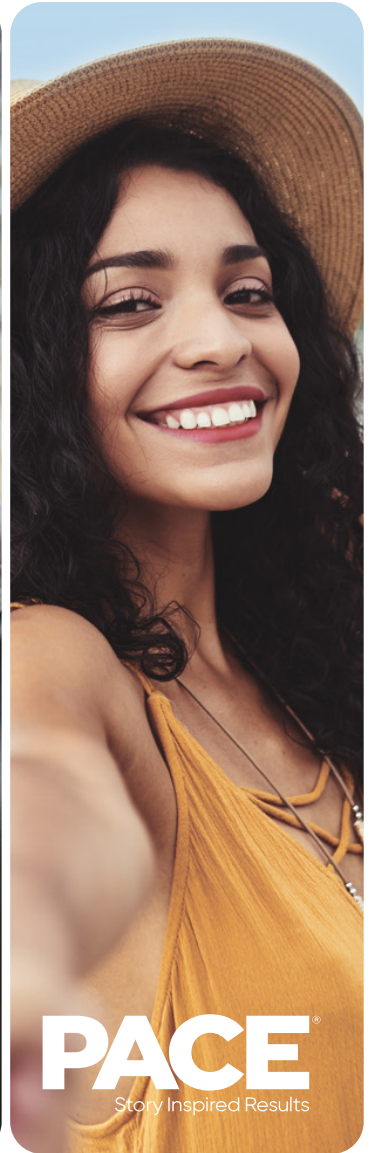


BENEFITS SUMMARY

2025-2026



PACE
Story Inspired Results

TABLE OF CONTENTS

LIFESTYLE

Paid Time Off	page 4
Life-Balanced Reimbursement Account	page 5
401(k)/Roth Plan	page 6
Financial Wellness	page 7
Legal Resource & ID Theft Protection	page 7
Additional Voluntary Benefits	page 7

CAREER

Professional Development	page 9
Service Awards	page 10

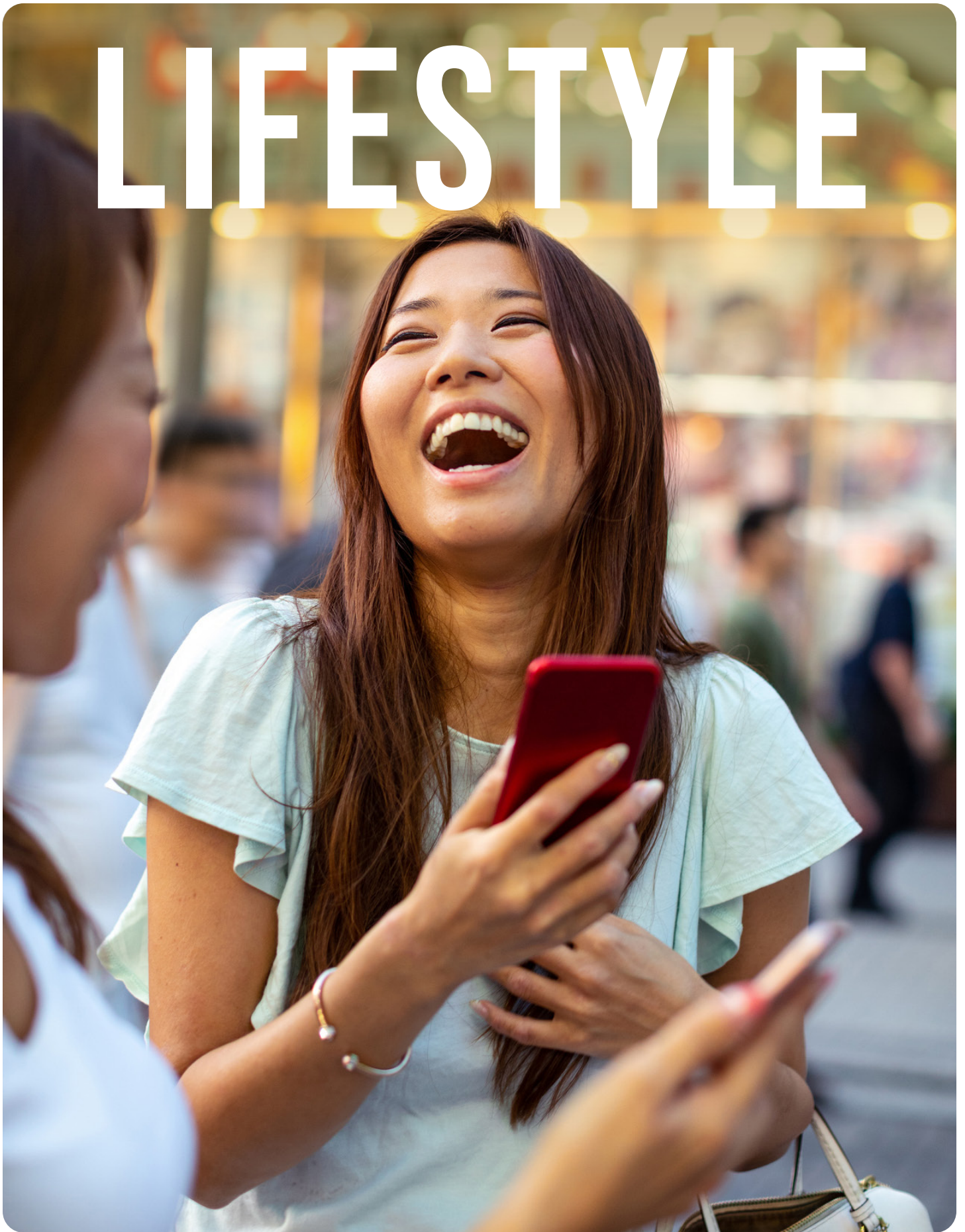
COMMUNITY

Additional Perks	page 12
Volunteering & Giving Back	page 13

WELLNESS

Medical Insurance	page 15
Advosee	page 16
Dental Insurance	page 18
Vision Insurance	page 19
Pretax Advantage	page 19
Health Savings & Flexible Spending Accounts	page 20
Employee Assistance Plan (EAP)	page 21
Disability Insurance	page 21
Life and AD&D Insurance	page 21
Insurance Contact Information	back cover

LIFESTYLE



Paid Time Off

FIXED HOLIDAYS

Pace observes and closes 2 hours early on the day prior to the following 10 holidays:

- New Year’s Day
 - Martin Luther King Jr. Day
- Good Friday
 - Memorial Day
 - Juneteenth
- Independence Day
 - Labor Day
 - Thanksgiving Day
- Day after Thanksgiving
 - Christmas Day

FLEXIBLE HOLIDAYS

Employees can choose 2 additional holidays meaningful to them, whether religious, cultural or federal holidays. Examples: Rosh Hashana, Presidents Day, Eid al-Fitr, Eid al-Adha, employee’s birthday, Yom Kippur, Veterans Day, Christmas Eve, etc. One Flexible Holiday is accrued on January 1 and the second is accrued on July 1.

RECHARGE, SAFE & SICK LEAVE

Full-time and regular part-time employees accrue up to 12 days annually for Recharge, Safe & Sick Leave. Accruals increase to 15 days annually upon reaching 5 years of tenure. Part-time employees accrue at a rate based on their regularly scheduled daily hours.

USES:

- Self-care for physical illness or mental wellness
 - Care for an immediate family member (parent, child or spouse) who needs medical care
- Maternity leave or paternity/bonding leave
 - Domestic violence leave

Unused Recharge, Safe & Sick Leave Days are moved at year-end into Banked Sick Time. This time is accumulated for instances of extended medical leave for you or an immediate family member or for bonding after the birth or adoption of a child. There is neither an expiration nor an accrual maximum limit for unused accrued Banked Sick Time.

VACATION

New hires can accrue 1 vacation day a month for a maximum of 10 days per year; candidates with 5+ years of experience are automatically brought in at a higher accrual, 1.5 days per month, for a maximum of 15 days annually. Part-time employees accrue at a rate based on regularly scheduled hours. As years of service increase, so does your vacation accrual!

YEARS OF SERVICE	Up to 5 Years	5-9 Years of Service	10-14 Years of Service	15-19 Years of Service	20-24 Years of Service	25-29 Years of Service	30+ Years of Service
VACATION DAYS EARNED EACH YEAR	Up to 10 Days Vacation	Up to 15 Days Vacation	Up to 20 Days Vacation	Up to 22 Days Vacation	Up to 23 Days Vacation	Up to 24 Days Vacation	Up to 25 Days Vacation

FAMILY LEAVE

Pace is a family-oriented company and provides options for new parents to take leave to welcome their new baby. See the Pace Handbook for full details.

WORK FROM ANYWHERE DAYS

Every employee that is subject to our 50-mile radius rule is eligible for 4 “Work from Anywhere” days a year. Spend time at your beach house, stay home when the weather is miserable– it’s up to you!

* Monthly accrual details for vacation balances are in the employee handbook.

Life-Balanced Reimbursement Account

Healthy employees are happy employees. Recognizing that everyone practices self-care differently, Pace will fund a Life-Balanced Reimbursement Account (LBA) with \$150 to active full-time employees twice per year. LBAs are funded on January 1 and again on July 1, for a total of \$300 per year.

Please note that LBA funds expire every six months, and unused funds cannot be accrued or transferred from Q1/Q2 to Q3/Q4.

LBA funds can be used for self-care, personal or professional development as well as any activity that enhances your well-being. Think of this as your “treat yourself” fund.

Reimbursements will be issued by Admin America, the plan administrator for this benefit, once the claim, along with a receipt, is approved.¹

USES:²

Professional Development

- Courses within your field of expertise
- Kindle membership or book purchases
- Memberships for professional development organizations

Wellness & Fitness Activities

- Gym membership or other fitness classes
- Acupuncture treatments and other wellness activities
- Fitness watch and other wellness and fitness items

Entertainment & Tech Gear

- Streaming service
- Noise-canceling headphones and other gadgets
- Museum visits and other family activities

Home

- Housecleaning services
- Home office furniture/equipment
- Lawn-care services

Self-Care

- Babysitting services
- Haircut and styling
- Massage, facial, manicure and/or pedicure

Travel

- Sports and concert tickets
- Guided tours
- Camping gear

Pets

- Pet insurance
- Dog walker or pet sitter
- Vet visits

Food & Dining³

- Cooking classes
- Grocery expenses or a DoorDash membership
- Kitchen and cooking tools and equipment

Finances

- Tax preparation and budgeting software
- Estate planning

And much more!



1. LBA funds are taxable, meaning that the proportional taxes (Medicare, Social Security) will be withheld from the employee's payroll deposit upon reconciliation of their LBA.

2. The use of LBAs is not solely limited to these examples but is subject to approval.

3. Alcoholic beverage purchases are not covered with the LBA.

401(k)/Roth Plan

When we earn profit, we share the wealth! Employees are eligible to participate in Pace's 401(k) plan, administered by Fidelity, on the first of the month following one full calendar month following one full month of service.

Once eligible, employees may receive a contribution from Pace of up to 3% of their annual salary, regardless of individual contribution. This is Pace's way of sharing our success and preparing our employees for the future, including retirement. The company's contribution is deposited in Q1 of the following year and vests after 2 years.

Employees can select their contribution rate, or Pace can automatically enroll them in the 401(k) plan when eligible. To encourage saving, the plan automatically increases deferral by 1% every January. Employees can easily opt out if they prefer their contribution percentage to remain as is. Additional plan details are shared with all employees upon hiring.



Financial Wellness

For free 401(k) advice, Compass Financial Partners works one-on-one with Pace employees, bringing expertise to advise on budgeting, investments, retirement, loan consolidation and more. Contact Compass Financial Partners by calling 888-613-3310 or emailing participantsupport@compassfp.com to schedule an appointment to discuss financial planning. All consultations and advice are confidential and given independently from Pace. Pace also covers the cost of the **Truist Momentum** program for in-depth financial planning assistance. Get started by viewing the presentation in Box under All Agency Resources > Payroll-Benefits > Truist Presentation.

Legal Resource & ID Theft Protection

All regular, full-time employees working 30 hours or more per week are eligible for LegalShield and IDShield on the first of the month following one full month of employment. Employees can opt to join either plan or choose to take part in both.

LEGALSHIELD PLAN

Attorney access, personal legal advice on unlimited issues
\$11.00 per pay period covers both individual and family

IDSHIELD PLAN

Credit monitoring + ID theft prevention + assistance
\$4.48 individual/\$8.48 family per pay period

Additional Voluntary Benefits

Pace offers additional voluntary benefits you may elect. View the full plan documents for details.

ACCIDENT INSURANCE		HOSPITAL INDEMNITY INSURANCE		CRITICAL ILLNESS INSURANCE		
Coverage For	Premiums	Coverage For	Premiums	Coverage Amount	Employee Premiums	Spouse Premiums
Employee	\$4.84	Employee	\$7.98	\$5,000.00	\$3.75	\$3.75
Employee & Spouse	\$7.80	Employee & Spouse	\$13.79	\$10,000.00	\$7.50	\$7.50
Employee & Children	\$9.10	Employee & Children	\$11.44	\$15,000.00	\$11.25	\$11.25
Family	\$14.35	Family	\$20.23	\$20,000.00	\$15.00	\$15.00

ACCIDENT INSURANCE

- 70+ benefits for covered injuries & treatments related to emergencies, surgery, hospitalization, follow-up care, & more
- Receive a \$150 check per year when you or your dependents complete a covered wellness screening*

HOSPITAL INDEMNITY INSURANCE

Benefits paid to you:

- Hospital Admission: \$1,000 1x per calendar year
- Daily Hospital Confinement: \$150 per day max. 15 day stay
- Daily Critical Care Unit Confinement: \$150 per day max. 15 day stay
- Receive a \$100 check per year when you or your dependents complete a covered wellness screening

CRITICAL ILLNESS INSURANCE

- Receive benefits paid to you for a number of conditions such as: heart attack, stroke, cancer, major organ failure, etc.
- Additional 21 childhood diseases covered
- Receive a \$100 check per year when you or your dependents complete a covered wellness screening

*An approved wellness screening list can be found in Box

*Children are automatically covered at 50% of your coverage amount

CAREER



Professional Development

Work should be more rewarding than simply checking off a task on your to-do list or completing a deliverable on time. At Pace, we create an environment that taps into your passions and ignites your mind, body and soul.



CERTIFICATIONS

Reimbursement is provided for professional certifications as well as continuing professional development to maintain role-related certifications.



PACE INNOVATIONS

Volunteer-based opportunity to explore client work outside your expertise or work with a different team to solve an active client issue yet untouched by Pace. Pace Innovations encourages cross-team participation, out-of-the-box thinking and healthy competition among employees. Requests for submissions occur twice per year. Selected winners present their ideas to the respective clients and are awarded an additional vacation day to use at their leisure within that calendar year.



PROJECT ECHO

Pace's spring-semester internship is an opportunity for Pace employees to mentor and manage college undergraduate students with a semester-long business challenge from one or more of our active clients.



THOUGHT LEADERSHIP

Employees are encouraged to share their expertise within Pace as authors of the Pace Content+ blog as well as through Pace white papers. We also support our employees' thought leadership outside of Pace and highlight their contributions to conferences, webinars and more.



BUSINESS PITCHES

Volunteers are always welcome to join pitch teams. Pitches provide excellent opportunities for employees to try new things, sharpen presentation skills and offer advice on the newest industry trends.



SPIRIT OF PACE AWARDS

Rock-star employees are recognized when their peers nominate them for the Spirit of Pace award. Winners are announced in our company-wide meetings and receive an additional day of vacation as well as a free spin on the Prize Wheel with prizes like additional time off, gift cards, and cash bonuses!

Service Awards

Did you know that our employees stay with us at least two times longer than the industry average? Pace celebrates milestone anniversaries and recognizes employees for their tenure on their 5, 10, 15, 20, 25 and even 30-year anniversaries. Full-time employees can choose between a cash bonus or additional time off. Happy anniversary!

LENGTH OF SERVICE	CASH OPTION	ANNIVERSARY DAYS OPTION
5 Years	\$500	2 days
10 & 15 years	\$1,000	3 days
20 & 25 years	\$1,500	4 days
30 years	\$2,000	5 days



“Nothing is more noble, nothing more venerable than loyalty.”
—Cicero

COMMUNITY



Additional Perks

We are a community, inside and out. We've come together from all walks of life, diverse in thought and inclusive in our actions. Our collective experiences form a shared purpose: to truly make a difference to our clients, to each other and to the places we call home.

EVENTS & CELEBRATIONS

At Pace, we host a variety of team- and community-building activities on-site, including but not limited to:

- Anniversary breakfasts, happy hours, and afternoon cake
- Food trucks at HQ (occasionally sponsored by Pace!)
- Mobile farmers and fresh produce markets
- Annual Christmas party: Employees and their families are invited! We come together for drinks, food, dancing and a visit from Santa. Gifts are provided to children ages 10 and under.

HOLIDAY BONUS

Bonuses (\$200) are given to employees annually at the end of the year.

NC ZOO

Did you know the NC Zoo is the world's largest natural habitat zoo? North Carolina employees have access to Pace's corporate NC zoo membership and may check out day passes upon request for free entry and discounted purchases.

GREENSBORO GRASSHOPPERS BASEBALL & GREENSBORO SWARM BASKETBALL TICKETS

During baseball & basketball season, Pace offers 6 tickets for every Greensboro Grasshoppers home game and 4 tickets for every Greensboro Swarm home game. Winners are selected on a first come first served basis or a raffle if there are multiple requests for the same game.



Volunteering & Giving Back

DAY OF SERVICE

We believe in giving back to our local community, so we provide 1 Day of Service annually for employees to volunteer at a 501(c)(3) of their choosing, whether it's volunteering at a local food bank or chaperoning a school field trip. The time can also be used in half days to spread out community involvement.

PACE IMPACT PROJECT

The Pace Impact Project was developed to specifically partner with traditionally underrepresented business founders in the communities Pace calls home and provide them with pro bono social media marketing training and services. Selected businesses work alongside Pacers to create campaigns that are unique to each participating business and its needs.

PACE-SPONSORED CHARITABLE EVENTS

From shelf-stable food donation drives to our annual fundraisers for the United Way of Greater Greensboro, there are many opportunities for employees to get involved in the community.

Pace supports multiple charities annually, from sponsoring events to donating funds. We've been involved with these nonprofits in recent years:

- Action Greensboro
- Alzheimer's Association
- American Cancer Society
- Family Services of the Piedmont
- Greensboro Chamber of Commerce
- Guideposts Foundation
- Harlem Children's Zone
- International Civil Rights Center
- Juvenile Diabetes Research Foundation
- National Conference for Community and Justice
- One Club for Creativity
- Restoration Place Counseling
- SA Youth



WELLNESS



Medical Insurance

All full-time employees working 30 hours or more per week are eligible for benefits on the first of the month following one month of employment. The medical plan year runs from July 1-June 30 each year. Please note that the information provided in this benefits summary is simply an overview, and a complete summary plan description is provided upon hiring. For more detailed information on your plan, please refer to the summary plan description. **Pace's medical plan is administered by UMR (United Healthcare network) with SmithRx integrated as the pharmacy benefits manager.**

EMPLOYER PAYS

Pace pays the majority of the cost of an employee's medical plan. Employees may receive the wellness rate by having an annual physical completed. Those who choose not to have an annual physical will pay the non-participant rate.

EMPLOYEE PAYS

SEMIMONTHLY PAYROLL DEDUCTION

	WELLNESS PARTICIPANT	NON PARTICIPANT
EMPLOYEE ONLY	\$ 42.50	\$67.50
EMPLOYEE AND SPOUSE	\$175.00	\$225.00
EMPLOYEE AND CHILD(REN)	\$105.00	\$130.00
FAMILY	\$260.00	\$310.00

HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

PLAN FEATURE	IN-NETWORK
Deductible (Counts Toward Out-of-Pocket Maximum)	\$2,000 Individual/\$4,000 Family
Coinsurance	20% After Deductible
Out-of-Pocket Maximum	\$3,000 Individual/\$6,000 Family
Office Visits (Primary Care and Specialists)	20% After Deductible
Emergency Services or Urgent Care	20% After Deductible
Preventive Care (Including Annual Physical)	100%
Chiropractic Visits (24 per Year)	20% After Deductible
X-Ray and Laboratory Services	20% After Deductible
Vision Exam (EyeMed)	Covered After Deductible
Inpatient/Outpatient Hospital Services	20% After Deductible
Prescription Drug Coverage	20% After Deductible-30- & 90-Day Supply
Certain Preventive Prescription Drugs	\$10/\$35/Non-Preferred 50%

OUT OF NETWORK

\$4,000 Individual/\$8,000 Family Deductible, 40% Coinsurance



WHAT IS ADVOSEE?

- Advosee is a team of Nurse Advocates and Benefit Specialists here to help you navigate the complex and confusing health system, utilize your benefits, and guide you to the best possible care.

WHO CAN USE ADVOSEE?

- Employees on the health plan and their covered family members.

WHEN SHOULD I CONTACT ADVOSEE?

- Need assistance locating a provider, specialist, or facility in your health insurance network.
- Need a diagnostic test, surgery, or procedure and want help locating the best provider.
- Want help knowing what questions to ask your doctor to make an informed decision.
- Have questions regarding a medical bill or help understanding how your benefits work.
- Anytime you are feeling confused or overwhelmed by a healthcare or insurance issue.

WHEN SHOULDN'T I CONTACT ADVOSEE?

- If you are experiencing an urgent or life-threatening medical or mental health emergency. Seek immediate care by calling 911 (medical) 988 (mental health) or proceed to your nearest emergency department. Contact Advosee for guidance once your condition is stabilized.

HOW MUCH DOES IT COST TO USE ADVOSEE?

- Advosee is available at no cost to members of the health plan. If you were to hire an Independent Patient Advocate you could expect to pay between \$150 and \$400 an hour. Your employer is providing this benefit to help save you time, money, and frustration.

IS THERE A LIMIT TO HOW MANY TIMES I CAN USE ADVOSEE?

- There is no limit to the number or times you can contact Advosee for assistance.

HOW DO I CONTACT ADVOSEE?

- Go to **www.advosee.com** to schedule a convenient time to speak with a Nurse Advocate.
- Call **844-ADVosee (844-238-6733)**
- Send an email to **info@advosee.com** with your question or a request to be contacted.

WHAT ARE THEIR HOURS?

- Monday – Friday 8:30 am-5pm EST. Closed on holidays.

WHAT HAPPENS WHEN I CONTACT ADVOSEE?

- You can speak with a Nurse Advocate by phone or schedule a virtual Zoom video visit. They will take the time to listen and understand your concerns to determine how they can be of assistance. They will provide a response by phone or email and follow-up as needed.

HOW DO I GET THE MOST OUT OF MY HEALTH BENEFITS?

NEED TO SEE A DOCTOR, SCHEDULE A TEST, PROCEDURE, OR SURGERY?

Contact Advosee for help locating high quality in-network providers that will save you money and maximize your benefits. They can prepare you for appointments with the right questions to ask.

WHAT ABOUT THE BILLS?

Wait to pay any medical bills until you receive your explanation of benefits (EOB) confirming your insurance has been applied to the claim. Contact Advosee if you have any questions or concerns about a bill.

WHAT IF I HAVE QUESTIONS ABOUT A DIAGNOSIS, PROCEDURE, TEST, OR SURGERY?

Advosee can help you understand your medical conditions and treatment options so you can make informed healthcare decisions using your health benefits.

1

2

3



CALL OR GO ONLINE TO
CONNECT WITH YOUR ADVOCATE.



info@advosee.com
1.844.ADVOSSEE
advosee.com

Dental Insurance

All full-time employees working 30 hours or more per week are eligible for benefits on the first of the month following one month of employment. The dental plan year runs from July 1-June 30 each year. Please note that the information provided in this benefits summary is simply an overview, and a complete summary plan description is provided upon hiring. For more detailed information on your plan, please refer to the summary plan description. **Pace's dental plan is administered by Delta Dental of North Carolina.**

EMPLOYER PAYS

Pace pays the majority of the cost of an employee's dental plan.

EMPLOYEE PAYS

SEMIMONTHLY PAYROLL DEDUCTION	
EMPLOYEE ONLY	\$4.00
EMPLOYEE AND SPOUSE	\$18.00
EMPLOYEE AND CHILD(REN)	\$21.00
FAMILY	\$41.00

TYPE OF SERVICE	AMOUNT YOU PAY
Deductible	\$50 Single/\$150 Family (Applied to Basic and Major)
Contract Year Maximum	\$1,000 per Covered Member
Preventive Services	Covered at 100% of Usual & Customary, Deductible Waived
Basic Services	Covered at 80% of Usual & Customary
Major Services ⁴	Covered at 50% of Usual & Customary
Orthodontia ⁴	Covered at 50%, \$1,000 Lifetime Maximum. Dependent Coverage Limited to Children Under Age 19



4. It is recommended to obtain a pretreatment estimate on services to be performed that exceed \$300.

Vision Insurance

All full-time employees working 30 hours or more per week are eligible for benefits on the first of the month following one month of employment. The vision plan year runs from July 1-June 30 each year. Please note that the information provided in this benefits summary is simply an overview, and a complete summary plan description is provided upon hiring. For more detailed information on your plan, please refer to the summary plan description. **Pace’s vision plan is administered by EyeMed.**

EMPLOYEE PAYS

SEMIMONTHLY PAYROLL DEDUCTION		PLAN FEATURES	
EMPLOYEE ONLY	\$3.70	Annual eye exam	\$10 copay
EMPLOYEE AND SPOUSE	\$7.02	Annual contact lens fitting, refit or evaluation	\$40 copay
EMPLOYEE AND CHILD(REN)	\$7.39	Annual \$150 allowance for frames or contacts	\$0 copay
FAMILY	\$10.87	Annual allowance for lenses (glasses)	\$25 copay ⁵

ADDITIONAL PLAN FEATURES

- 40% off each additional complete pair of glasses
- 20% off each partial pair of glasses (lenses only or frames only)
- 20% off nonprescription sunglasses and accessories
- 10% off contact lenses via contactsdirect.com
- \$150 off an annual supply of contact lenses at Target Optical

Pretax Advantage

Your share of medical, dental and vision premiums will pass through our Section 125 plan. This election will save you state and federal income taxes (about 25% to 30% of your premiums, depending on your tax bracket).



5. Additional options like UV and scratch resistance may be extra.

Health Savings & Flexible Spending Accounts



HEALTH SAVINGS ACCOUNT

- Available if participating in the Pace medical plan.
- Pace makes semimonthly contributions (\$10/pay period + \$200 deposit on 7/15 for a total of \$440/year) to health savings accounts via payroll, regardless of employee contribution.
- Contributions you make to your HSA are before tax deductions.
 - Annual limits are up to \$4,300 for single coverage and \$8,550 for family.
 - Catch-up contribution of \$1,000 for ages 55+.
- Can be opened at your preferred bank or through Fidelity HSA online, our 401(k) administrator.
- HSA balance accumulates tax-free and carries over year to year.
- HSA funds can be used for medical, prescriptions, dental and vision expenses.
- You can elect to participate in an HSA any time after benefit eligibility.



MEDICAL FLEXIBLE SPENDING ACCOUNT (administered by Flores)

- You are eligible to participate if you do not wish to set up a health savings account.
- You may defer up to \$3,300 pretax into your flex account to pay medical, vision, and dental expenses and prescriptions with pretax dollars.



LIMITED FLEXIBLE SPENDING ACCOUNT (administered by Flores)

- You are eligible for the Limited Flexible Spending Account if participating in the Pace medical plan and you have a health savings account.
- You may defer up to \$3,300 pretax into your Limited Flexible Spending Account to use for vision and dental expenses.



FSA DEPENDENT CARE (administered by Flores)

- You are eligible to participate after one full month of employment.
- You may also defer up to \$5,000 pretax into a Dependent Care Account to be used for qualified day care expenses.



FSA QUALIFIED TRANSPORTATION (administered by Flores)

- You are eligible to participate after one full month of employment.
- You may enroll to defer up to \$325 per month for a maximum of \$3,900 annually pretax.
- Use for commuter parking, commuter transit and vanpools.

Employee Assistance Plan (EAP)

All employees and eligible dependents have access to a toll-free, 24/7 confidential employee assistance plan through Mutual of Omaha. Licensed professionals are available to talk through personal or professional challenges. Resources include unlimited telephone access to EAP professionals, financial services, resources for substance abuse, dependent and elder care assistance, referral services and much more.

For assistance, call 800-316-2796 or visit mutualofomaha.com/eap.

Disability Insurance

All regular full-time employees working 30 hours or more per week are automatically enrolled in short-term disability benefits on the first of the month following one full month of employment. You may choose to elect long-term disability.

In the event you become disabled from an injury or sickness, disability income benefits are provided as a source of income. You will use accrued paid time off during the first 7 days after the beginning of your injury or illness and will concurrently use accrued paid time off to supplement the 60% short-term disability payment on or after the 8th day, for up to 100% of salary continuation.

	SHORT-TERM DISABILITY (STD)	LONG-TERM DISABILITY (LTD)
BENEFITS BEGIN	8th consecutive day of accident or illness	After 180 days
BENEFITS PAYABLE	26 weeks maximum	Social Security normal retirement age ⁶
PERCENTAGE OF INCOME REPLACED	60% of weekly income	60% of monthly income
MAXIMUM BENEFIT	Up to \$1,500 weekly	Up to \$7,500 monthly ⁷
PREMIUMS	Pace covers the full cost No premiums collected from employees	Employees: \$0.22 per \$100 of earnings ⁸ Officers: \$0.26 per \$100 of earnings

Life and AD&D Insurance

All full-time employees working 30 hours or more per week are eligible for benefits on the first of the month following one calendar month of employment.

BASIC LIFE AND AD&D INSURANCE

Pace provides full-time employees with \$50,000 group life and accidental death and dismemberment (AD&D) insurance and pays the full cost of this benefit. Every employee is automatically enrolled. If you die in an accident, an additional benefit will be paid. If you work beyond age 70, your coverage is reduced. At retirement or termination, you may convert to an individual plan.

SUPPLEMENTAL LIFE INSURANCE

Pace offers you the opportunity to purchase additional term life policies through the convenience of payroll deduction. Spouses and children are also eligible. Payroll will deduct premium based on coverage selected.

6. Recharge, Safe & Sick Leave as well as Family Leave are on page 5.

7. Length of payable benefit starts reducing at age 63. Earnings are considered salary, bonus and commission payments.

8. LTD premiums are withheld from employee pay.

Insurance Contact Information

Refer to this list when you need to contact one of our benefit vendors. For general information, contact Human Resources.

<p>MEDICAL</p> <p></p> <p>NETWORK PARTICIPATION: United Healthcare 800-826-9781 umr.com</p>	<p>DENTAL</p> <p></p> <p>To Find a Dentist call 1-800-662-8856 www.deltadentalins.com</p>	<p>NURSE ADVOCATES AND BENEFIT SPECIALISTS</p> <p></p> <p>844-Advosee www.advosee.com</p>
<p>VISION</p> <p></p> <p>866-839-3633 eyemed.com</p>	<p>PRESCRIPTION DRUGS</p> <p></p> <p>844-454-5201 smithrx.com</p>	<p>ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY INSURANCE</p> <p></p> <p>1-800-634-1743 standard.com</p>
<p>FIDELITY CUSTOMER SERVICE</p> <p></p> <p>800-835-5095 401k.com</p>		<p>LEGALSHIELD/IDSHIELD</p> <p></p> <p>shieldbenefits.com/pacecomlegal</p>
<p>LONG-TERM DISABILITY (LTD), LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE</p> <p></p> <p>LIFE INSURANCE: 800-775-8805 LTD: 800-877-5176 mutualofomaha.com</p>		<p>LIMITED FLEXIBLE SPENDING ACCOUNT/QUALIFIED TRANSIT /MEDICAL FLEXIBLE SPENDING ACCOUNT/DEPENDENT CARE/LIFE-BALANCED ACCOUNT</p> <p></p> <p>770-992-5959 adminamerica.com</p>

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefits information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.