

2025

# Benefits Guide

Supporting your health,  
wealth, and wellbeing

## Enrolling in Your Benefits



Log into [Workday](#)



Begin the benefits  
enrollment process



Elect the benefits  
you want



Submit your elections



Print a copy of  
your elections for  
your records

# Your Direct Supply Benefits

We understand the important role that benefits play in the lives of you and your family. As a new hire and then annually during open enrollment, you have an opportunity to make changes to your benefits package to ensure you and your family have the right coverage.

This benefits guide can help to familiarize you with Direct Supply's benefit options. It also provides useful tips, tools and resources to help you think through your options and make wise decisions. As you prepare to enroll:

- Consider your benefit coverage needs for the upcoming year. For example, is your family financially protected if you can't work due to an accident or illness?
- Consider other available coverage.
- Gather information you'll need. If you are covering dependents, you will need their dates of birth and Social Security numbers.

Getting the most value from your benefits depends on how well you understand your plans and how you choose to use them. Be sure to read this entire guide for important information about your benefit options.

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# Benefit Basics

Your benefits are a partnership between you and Direct Supply. The table below outlines how you and Direct Supply share costs for benefits.

Benefit	Who pays
Cash Profit Sharing	Direct Supply
Medical and Prescription Drug	Direct Supply & You
Dental	Direct Supply & You
Vision	You
Health Savings Account	Direct Supply & You
Flexible Spending Account/Dependent Care	You
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	Direct Supply
Voluntary Life and AD&D Insurance	You
Short-Term Disability	Direct Supply
Long-Term Disability	Direct Supply
Accident Insurance	You
Critical Illness Insurance	You
Hospital Indemnity Insurance	You
Employee Assistance Program (EAP)	Direct Supply
Caregiver Support Benefit	Direct Supply
401(k) Retirement Savings Plan	Direct Supply & You



# Eligibility

## Who's eligible?

Benefits are available to the following Partners:  
(see chart on the following page)

- **Regular, Full-time:** 38+ hours/week
  - **Dependents**
    - Your legal spouse
    - Your children up to age 26
- **Regular, Part-time:** 20-37.9 hours/week
- **Intern:** A Partner who works to gain professional work experience year-round. As a general guideline, Interns work on average 20 hours per week, but schedules may vary based on business and school needs.
- **Fixed Term:** A Partner with a short-term or project-based assignment that may last up to 6 months. This work can happen at any time of year and can be completed with full- or part-time hours. The duration of this role cannot exceed 6 months.
- **Seasonal:** A Partner with a short-term assignment, available during a defined season or time of year. The assignment can last up to 4 months and can be completed with full- or part-time hours.
- **Casual:** A Partner that works on-demand according to the requirements of the business, but does not have a set schedule. The duration of this role is ongoing.
- **Limited:** A Partner assigned to special project-based work. Their schedule may be consistent or varied, averaging less than 20 hours per week. There is no known end date.

## Making changes to your benefits

Generally, you may only make or change your benefit elections as a new hire or during the annual open enrollment period. However, you may change your benefit elections during the year if you experience an event such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss or gain of other coverage by you or your dependent
- Eligibility for Medicare or Medicaid

### You have 30 days from the qualified life event to make changes to your coverage

- Depending on the type of event, you may need to provide proof of the event, such as a marriage license.

If you do not make the changes within 30 days of the qualified event, you will have to wait until the next open enrollment period to make changes (unless you experience another qualified life event).



# Eligibility (continued)

Benefit	Eligibility				
	Regular, Full-time 38+ hours/week	Regular, Part-time 20-37.9 hours/ week	Intern Status	Fixed Term Seasonal, Casual	Limited
Retirement and Employee Ownership					
Cash Profit Sharing	X	X	X	X	
401(k) & Employer Match/Contribution	X	X	X	X	X
Health and Welfare					
Medical & Prescription Drug	X	X	X	X	X
Health Savings Account	X	X	X	X	X
Healthcare Flexible Spending Account	X	X			
Voluntary Benefits	X	X			
Dental	X				
Vision	X				
Income Protection					
Voluntary Supplemental Life and AD&D	X	X			
Basic Life and AD&D Insurance	X				
Short- & Long-Term Disability	X				
Parental & Family Caregiver Pay	X				
Time Off					
Paid Time Off & Holiday Pay	X	X	X		
Additional Benefits					
Dependent Care (Daycare) FSA	X	X			
Employee Assistance Program (EAP)	X	X	X	X	X
Caregiver Support Benefits	X	X	X	X	X
Tuition Reimbursement	X	X	X*	X*	X*
Partner Referral Bonus	X	X	X	X	X
Perks	X	X	X	X	X

\*Please see the Tuition Reimbursement section of this guide for more details on eligibility.



# Cash Profit Sharing

We recognize that our success is rooted in the hard work of each and every Partner. Our cash profit sharing program allows YOU, an owner of Direct Supply, to share in our Company's profitability. On an annual basis, a portion (currently 15%) of Direct Supply's total before-tax profits are placed into a profit "pool." As a Partner, you receive a portion of those earnings in the form of a CASH owner's bonus, typically paid out once a year. Your portion is based on your eligible compensation earned in the year for which the payout is made. Partners must be employed as of December 31st in order to be eligible for a profit sharing payout, if applicable.

In addition to benefiting you, we believe that the cash profit sharing plan contributes to a positive company culture. One that fosters a sense of teamwork, collaboration, and shared success - creating an inclusive and supportive work environment.




We look forward to sharing the financial rewards of our collective efforts.

# Medical and Prescription Drug Plan Overview



Direct Supply offers two medical and prescription drug options. One option is the UnitedHealthcare (UHC) Choice Plus 2000 plan. The other option is the Surest B5000 plan. Both plans use UHC's Choice Plus network and features the same network of providers and same prescription drug list. Our plans provide comprehensive coverage from unexpected emergencies and hospital visits to routine expenses such as preventive care, mental and behavioral health care, physician visits, prescription drug coverage, and more.

## Understanding how these two plans work

	UnitedHealthcare (UHC) Choice Plus 2000 Plan	Surest B5000 Plan
 <b>Your deductible</b>	<ul style="list-style-type: none"> <li>You pay out-of-pocket for most medical and prescription drug expenses until you reach the deductible.</li> <li>If you are enrolled in the UHC Choice 2000 Plan, you can pay for these expenses from your Health Savings Account (HSA).</li> </ul>	<ul style="list-style-type: none"> <li>No deductible</li> <li>If you are enrolled in the Surest B5000 Plan, you are not eligible for a Health Savings Account (HSA). You can use a health care flexible spending account to pay for expenses, such as copays.</li> </ul>
 <b>Your coverage</b>	<ul style="list-style-type: none"> <li>Once your deductible is met, you and the plan share the cost of covered medical and prescription drug expenses. The plan will pay a percentage of each eligible expense, and you will pay the rest.</li> </ul>	<ul style="list-style-type: none"> <li>For office visits and many procedures, copays apply. The copay amount varies by the service received and provider quality. Lower copay amounts apply to higher-quality providers. Seek out quality care to receive the best value.</li> </ul>
 <b>Your out-of-pocket maximum</b>	<p><b>In-network:</b></p> <ul style="list-style-type: none"> <li>\$4,000/\$8,000 (individual/family)</li> </ul> <p><b>Out-of-network:</b></p> <ul style="list-style-type: none"> <li>\$8,000/\$16,000 (individual/family)</li> </ul>	<p><b>In-network:</b></p> <ul style="list-style-type: none"> <li>\$5,000/\$10,000 (individual/family)</li> </ul> <p><b>Out-of-network:</b></p> <ul style="list-style-type: none"> <li>\$10,000/\$20,000 (individual/family)</li> </ul>

### The difference between aggregate and embedded deductibles and out-of-pocket maximums

- The Choice Plus 2000 has an aggregate deductible and out-of-pocket maximum, meaning you must meet the entire family deductible before the plan's deductible is met and coinsurance takes effect (no individual cap).
- The Surest B5000 has no deductible to meet. Its out-of-pocket maximum is embedded, meaning each covered member is capped at the individual level, even if on a family plan.

# Medical and Prescription Drug Plan Overview (continued)



## Making the most of your plan

Getting the most out of your plan also depends on how well you understand it. Keep these important tips in mind when you use your plan.

- **In-network providers and pharmacies:** You will always pay less if you see a provider within the medical and prescription drug network.
- **Preventive care:** In-network preventive care is covered at 100% (no cost to you). Preventive care is often received during an annual physical exam and includes immunizations, lab tests, screenings and other services intended to prevent illness or detect problems before you notice any symptoms.
- **Quality matters:** You will pay less out of pocket when you seek out quality care from providers with proven, cost-effective outcomes. The Choice Plus 2000 plan calls these Tier 1 Providers, Preferred Labs, and Freestanding Facilities. The Surest B5000 plan calls quality providers Premium Care Physicians.

## Understanding your prescription drug coverage

- **Preventive drugs:** Many preventive drugs and those used to treat chronic conditions like diabetes, high blood pressure, high cholesterol and asthma are on the Preventive Condition Drug List. These prescriptions are covered at 100% (no cost to you) when you use an in-network pharmacy.
- **Mail order pharmacy:** If you take a maintenance medication on an ongoing basis for a condition like high cholesterol or high blood pressure, you can use the OptumRx Mail Order Pharmacy to save on a 90-day supply. Maintenance medications must be filled through Walgreens or the OptumRx Mail Order Pharmacy.
- **Prescription categories:** Medications are categorized by cost, safety and effectiveness. These tiers also affect your coverage.
  - **Generic** – A drug that's equivalent to brand-name drugs in use, dose, strength, quality and performance, but is not trademarked.
  - **Brand preferred** – A drug with a patent and trademark name that is considered "preferred" because it's safe and effective and usually less expensive than other brand-name options.
  - **Brand non-preferred** – A drug with a patent and trademark name that is "not preferred" because it's usually more expensive than other generic and brand preferred options.
  - **Specialty** – A drug that requires special handling, administration or monitoring. Specialty drugs must be filled through the Optum Specialty Pharmacy and may have additional required approvals.



# Medical and Prescription Drug Coverage



Medical Plan Provisions	Choice Plus 2000		Surest B5000	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Company Contribution to HSA</b> (Individual/Family)	\$300/\$600 <sup>1</sup>		N/A	
<b>Annual Deductible</b> (Individual/Family)	\$2,000/\$4,000	\$4,000/\$8,000	\$0	\$0
<b>Out-of-Pocket Maximum</b> (Includes Deductible)	\$4,000/\$8,000	\$8,000/\$16,000	\$5,000/\$10,000	\$10,000/\$20,000
<b>Preventive Care</b>	Covered at 100%	Not covered	Covered at 100%	\$100
<b>Primary Care Provider Office Visit</b>	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	\$10 - \$65	\$195
<b>Specialist Office Visit</b>	Tier 1: 10% coinsurance Tier 2: 30% coinsurance	50% coinsurance	\$10 - \$65	\$195
<b>Virtual Visits – Primary Care</b> (Illness/Injury/Urgent Care)	Ded/Coins	Not covered	\$0	Not covered
<b>X-Ray and Lab</b>	Freestanding/Office/ Designated Network: 10% coinsurance Network: 30% coinsurance	50% coinsurance	Covered at 100%	Covered at 100%
<b>Hospital Stay</b>	10% coinsurance	50% coinsurance	\$150 - \$2,500	\$7,000
<b>Urgent Care</b>	10% coinsurance	50% coinsurance	\$35	\$105
<b>Emergency Room</b>	10% coinsurance	10% coinsurance	\$350	\$350
<b>Prescription Drug<sup>2</sup></b>				
<b>Tier 1 – Your Lowest Cost Option</b>	Retail: 10% coinsurance Mail-Order: 10% coinsurance	Retail: 10% coinsurance	30-days supply - \$5 90-days supply - \$15	Not covered
<b>Tier 2 – Your Mid-Range Cost Option</b>	Retail: 10% coinsurance Mail-Order: 10% coinsurance	Retail: 10% coinsurance	30-days supply - \$50 90-days supply - \$150	Not covered
<b>Tier 3 – Your Mid-Range Cost Option</b>	Retail: 10% coinsurance Mail-Order: 10% coinsurance	Retail: 10% coinsurance	30-days supply - \$150 90-days supply - \$450	Not covered
<b>Tier 4 – Your Highest Cost Option</b>	Retail: 10% coinsurance Mail-Order: 10% coinsurance	Retail: 10% coinsurance	30-days supply - \$250 90-days supply - \$750	Not covered

<sup>1</sup>Direct Supply will contribute to your HSA on a per-paycheck basis. Contributions in your first year of hire will be prorated based on the date of your enrollment, with the potential to receive up to \$300 (for single medical plan coverage) or \$600 (for all other medical plan coverage) annually. You must enroll in the HSA and contribute at least \$250 annually to receive the company contribution.

<sup>2</sup>Retail: up to a 90-day supply if filled through Walgreens; Mail Order: Up to a 90-day supply. All specialty drugs must be filled through the Optum Specialty Pharmacy. Maintenance medications must be filled in 90-day increments through either Walgreens or the OptumRx Mail Order Pharmacy.

Your semimonthly Partner payroll contributions\* for medical are shown here.

Coverage Level	Choice Plus 2000	Surest B5000
<b>Employee Only</b>	\$50.08	\$42.73
<b>Employee + Spouse</b>	\$123.12	\$106.95
<b>Employee + Child(ren)</b>	\$105.65	\$91.69
<b>Family</b>	\$201.38	\$176.39

\*Non-tobacco use rates. Add \$100 per month for each tobacco user (including you and/or your spouse) enrolled in coverage.

## Important notice if you use nicotine/tobacco

Going tobacco-free is one of the most important steps you can take to maintain good health. A tobacco user surcharge of \$100 per month applies to each Partner and spouse who uses tobacco products (including e-cigarettes/vaping devices) and who are not enrolled and actively participating in our tobacco cessation program. You'll be asked to confirm tobacco status when enrolling in Workday.

# UnitedHealthcare (UHC) Choice Plus 2000 Resources



## UnitedHealthcare online and mobile tools

[myUHC.com](https://myUHC.com) is UnitedHealthcare's online portal that helps you understand your coverage, locate a Tier 1 provider, manage your claims and prescriptions, estimate costs for future treatments and prescriptions, download a temporary ID card, access your vision benefits (if enrolled), and more! Registration is required (and easy) to gain access. If you're currently enrolled in the medical plan, register today.

## Using Tier 1 providers

[Tier 1 Providers](#), [Freestanding Facilities](#), and [Laboratories](#) are proven to have the highest quality outcomes at the best cost. Our plan pays a higher level of coinsurance (90%) when you utilize a Tier 1 Provider. In-network, non-Tier 1 providers (called Tier 2) are subject to a reduced benefit (70% coinsurance). Get the best care at the best price by always looking for a Tier 1 Provider. Tier 1 Providers show up first when searching on [myUHC.com](https://myUHC.com) or in the UHC app.

## 2nd.MD

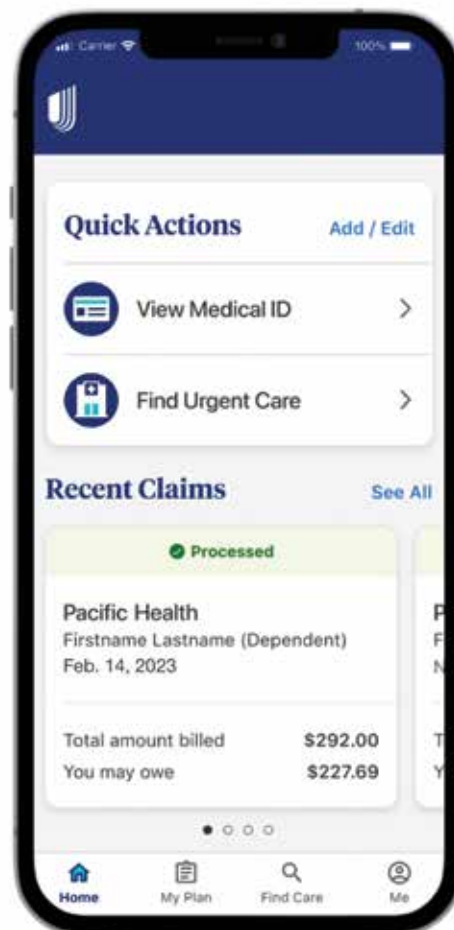
[2nd.MD](#) specializes in medical certainty by providing access to specialists for questions about a new or existing diagnosis, a surgery or procedure, medications and treatment plans, and more. Use 2nd.MD to be certain that the course of treatment initially recommended is the right one, saving you time and money.

## Virtual visits

Virtual Visits are a convenient and cost-effective way to connect you with a provider via webcam or phone at any time, day or night. Common concerns like a cold or flu, insect bite, pink eye, rashes, migraines, strep throat, fevers and more can be treated. Virtual Visits are much faster and cheaper than seeing your doctor, a trip to Urgent Care, or the ER. Our plan also features [Behavioral Health Virtual Visits](#), which are a lower-cost alternative to seek treatment for depression, anxiety, ADD, addiction concerns and mental health disorders, and counseling.

## Find care and cost tool

The cost of a procedure can vary widely, depending on where the services are performed. For instance, an MRI in the Milwaukee area can range in price by over \$2,000. Don't pay more than you need to for the exact same service. Use UHC's [Find Care and Cost Tool](#), accessible within [myUHC.com](https://myUHC.com) and the UHC App. The costs shown in the tool include your remaining deductible and out-of-pocket maximum.



Visit [myUHC.com](https://myUHC.com) to find network doctors, check your coverage and claims, and download a digital member ID card.



## Find more information

Review the [Choice Plus 2000 plan](#) and the [Summary of Benefits and Coverage](#) document for more details.



# Surest B5000 Resources

The Surest health plan was designed to address what's been missing in health insurance — price transparency, an easy experience, options, and clear information.

You work hard. Your health insurance should work hard, too.

## With the Surest health plan:

- There is **no deductible** and **no coinsurance**.
- You will have access to quality medical coverage from preventive to emergency, colds to cancer treatment.
- Experience clear, upfront prices – you can see prices (copays) before you receive care.
- Access the broad, national UnitedHealthcare and Optum Behavioral Health networks of providers, clinics, and hospitals.

## Quality healthcare and savings opportunities

Surest assigns lower prices to the most efficient and high-value providers. In other words, a lower price may not indicate a lower-quality option.

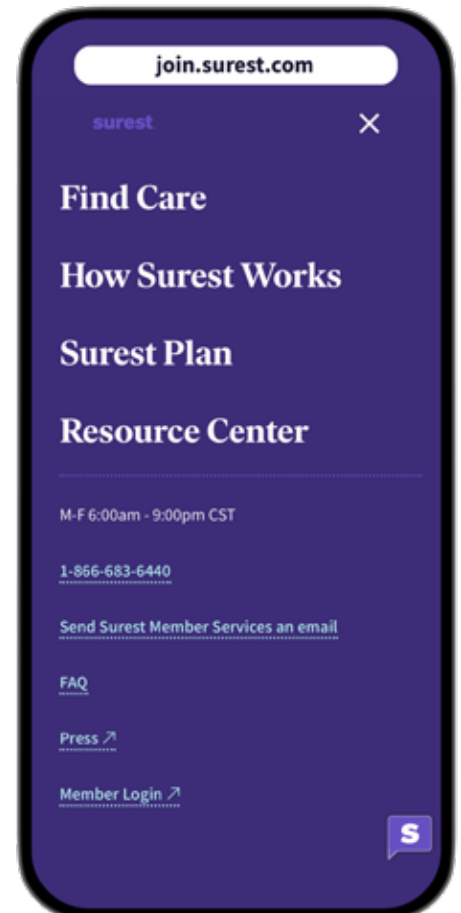
When searching for treatments and providers, Surest takes into consideration:

- Which ones are more likely to deliver desired outcomes
- Which ones are less likely to result in unwanted health outcomes
- Less costly ones due to efficient use of resources and/or
- Less costly because providers charge less for their services

Search higher-value options and see upfront prices in advance of seeking care.

### Find more information

Review the [Summary of Benefits and Coverage](#) document for more details.



Visit [join.surest.com/directsupply](https://join.surest.com/directsupply) to find doctors, look up costs, search conditions and more!

Access code required  
(code is **DirectSupply2025**).

# surest™



# Helpful Benefit Terms

- **Brand preferred drugs** – A drug with a patent and trademark name that is considered “preferred” because it’s safe and effective and usually less expensive than other brand-name options.
- **Brand non-preferred drugs** – A drug with a patent and trademark name that is “not preferred” because it’s usually more expensive than other generic and brand preferred options.
- **Calendar year maximum** – The maximum benefit amount paid each year for each family member enrolled in the dental plan.
- **Coinsurance** – The sharing of cost between you and the plan. For example, 80% coinsurance means the plan covers 80% of the cost of service after a deductible is met. You will be responsible for the remaining 20% of the cost.
- **Copay** – A fixed amount (for example \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of service.
- **Deductible** – The amount you have to pay for covered services each year before your health plan begins to pay.
- **Elimination period** – The time period between the beginning of an injury or illness and receiving benefit payments from the insurer.
- **Flexible Spending Accounts (FSA)** – FSAs allow you to pay for eligible health care and dependent care expenses using tax-free dollars. The money in the account is subject to the “use it or lose it” rule which means you must spend the money in the account before the end of the plan year.
- **Generic drugs** – A drug that’s equivalent to brand-name drugs in use, dose, strength, quality and performance, but is not trademarked.
- **Health Savings Account (HSA)** – An HSA is a personal savings account for those enrolled in a High Deductible Health Plan (HDHP). You may use your HSA to pay for qualified medical expenses such as doctor’s office visits, hospital care, prescription drugs, dental care and vision care. You can use the money in your HSA to pay for qualified medical expenses now, or in the future, for your expenses and those of your dependents, even if they are not covered by the HDHP.
- **High Deductible Health Plan (HDHP)** – A qualified High Deductible Health Plan (HDHP) is defined by the Internal Revenue Service (IRS) as a plan with a minimum annual deductible and a maximum out-of-pocket limit. These minimums and maximums are determined annually and are subject to change.
- **In-network** – A designated list of health care providers (doctors, dentists, etc.) with whom the insurance provider has negotiated special rates. Using in-network providers lowers the cost of services for you and the company.
- **Inpatient** – Services provided to an individual during an overnight hospital stay.
- **Mail order pharmacy** – Mail order pharmacies generally provide a 90-day supply of a prescription medication at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.
- **Out-of-network** – Providers that are not in the plan’s network and who have not negotiated discounted rates. The cost of services provided by out-of-network providers is much higher for you and the company. Higher deductibles and coinsurance will apply.
- **Out-of-pocket maximum** – The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year. Your annual deductible is included in your out-of-pocket maximum.
- **Outpatient** – Services provided to an individual at a hospital facility without an overnight hospital stay.
- **Primary Care Provider (PCP)** – A doctor (generally a family or internal medicine practitioner or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions.
- **Reasonable & Customary Charges (R&C)** – Prevailing market rates for services provided by health care professionals within a certain area for certain procedures. Reasonable and Customary rates may apply to out-of-network charges.
- **Specialist** – A provider who has specialized training in a particular branch of medicine (e.g., a surgeon, cardiologist or neurologist).
- **Specialty drugs** – A drug that requires special handling, administration or monitoring. Most can only be filled by a specialty pharmacy and have additional required approvals.

## Benefit acronyms

ACA – Affordable Care Act

AD&D – Accidental Death & Dismemberment

HDHP – High Deductible Health Plan

FSA – Flexible Spending Account

HMO – Health Maintenance Organization

HSA – Health Savings Account

LPFSA – Limited Purpose Flexible Spending Account

LTD – Long-Term Disability

PPO – Preferred Provider Organization

STD – Short-Term Disability

# Savings and Reimbursement Accounts



Direct Supply offers several accounts that enable you to pay for eligible expenses tax-free. The IRS provides a list of eligible expenses for each type of account at [www.irs.gov](http://www.irs.gov).

## Health Savings Account (HSA)

Available to those enrolled in the Choice Plus 2000 plan as long as you are not enrolled in any other health coverage or Medicare or claimed as a dependent on someone else's tax return.

## Health Care Flexible Spending Account (HCFSA)

Available to those not enrolled in the Choice Plus 2000 plan; those enrolled in the Surest B5000 plan or who waive medical coverage may enroll.

Use this account for medical, pharmacy, dental and vision expenses.

## Dependent Care FSA

Use for eligible childcare expenses for dependents under age 13 or for elder care.

## Comparison of Accounts

	HSA	FSA
Does the company contribute?	✓ Employee: \$300* Employee +1 or Family: \$600*	✗
Can I contribute my own savings?	✓	✓
Is there an IRS maximum annual contribution?	✓ Employee: \$4,300/Family: \$8,550 Those 55 and older can contribute an additional \$1,000 annually	✓ Health Care FSA: \$3,300 Dependent Care FSA: \$5,000
Will my savings roll over each year?	✓ Unlimited	✗ There is no carryover or grace period with the FSA
Will I earn interest on my savings?	✓	✗
Are the savings tax-free? <i>In most states</i>	✓	✓
Do I keep the money if I leave the company?	✓	✗
Can I also have a Flexible Spending Account (FSA)?	Dependent Care FSA only	N/A

\*Direct Supply will also contribute to your HSA on a per-paycheck basis. Contributions in your first year of hire will be prorated based on the date of your enrollment, with the potential to receive up to \$300 (for single medical plan coverage) or \$600 (for all other medical plan coverage) annually. You must enroll and contribute to the HSA in order to receive the company contribution.



# Health Savings Account

A Health Savings Account (HSA) is a savings account that belongs to you that is paired with our Choice Plus 2000 medical plan. It allows you to make tax-free contributions that you can use to pay for current and future medical expenses for you and your dependents.



## START IT

- Contributions to an HSA are tax-free for you – whether they come from you or the company. The company contributes up to \$300 for individual coverage and up to \$600 for those covering family members. You must contribute to your HSA in order to receive the company contribution.



## BUILD IT

- All of the money in your HSA is yours (including any contributions deposited by the company) even if you leave your job, change plans or retire.
- In 2025, the total of your contributions and the company's can be up to \$4,300 for individual coverage and \$8,550 for family coverage. If you are age 55 or older, you can contribute an additional \$1,000 per year.



## USE IT

- You can withdraw your money tax-free at any time, as long as you use it for qualified expenses (a list can be found on [irs.gov](https://www.irs.gov)).
- You can also save this money and hold onto it for future eligible health care expenses.



## GROW IT

- Unused money in your HSA will roll over, earn interest and grow tax-free over time.
- You decide how to use the HSA money, including whether to save it or spend it for eligible expenses.
- Once you have a balance of at least \$1,000, you can also invest your funds in a choice of mutual funds. A self-directed brokerage option is also available.

## Eligibility details

- You cannot have an HSA if you enrolled in any other coverage or Medicare, or claimed as a dependent on someone else's tax return.
- You cannot participate in a Health Care Flexible Spending Account (FSA) if you have an HSA. Your spouse also cannot have a Health Care FSA.
- You are not eligible for an HSA if enrolled in the Surest B5000 Plan.
- HSA elections do not continue automatically from year to year. You must actively enroll each year.
- Your HSA is not considered an employee welfare benefit plan under the Employee Retirement Income Security Act (ERISA) and is therefore not subject to ERISA regulations; Direct Supply does not have control over how you manage your HSA funds and cannot be held responsible for investment decisions you make within your account.



# Flexible Spending Account

A Flexible Spending Account (FSA) helps you pay for health care or dependent care costs using tax-free dollars. Your contribution is deducted from your paycheck on a pretax basis and put into the FSA. When you incur expenses, you can access the funds in your account to pay for eligible expenses.

This chart shows the eligible expenses for each FSA and how much you can contribute each year. Each of these options reduces your taxable income.

Account Type	Eligible Expenses	Annual Contribution Limits
<b>Health Care FSA (HCFSA)</b>	Most medical, dental and vision care expenses that are not covered by your health plan, such as copays, coinsurance, deductibles, eyeglasses, orthodontia and prescriptions.	Maximum contribution is \$3,300 per year. You cannot enroll if you are enrolled in the Choice Plus 2000 plan. Funds are deducted throughout the year, but all funds are available on January 1.
<b>Dependent Care FSA</b>	Dependent care expenses including daycare, after school programs for children under age 13 or elder care programs so you can work or attend school full-time.	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns).

\*Due to required nondiscrimination testing, highly compensated employees (HCEs) may see a reduction in their Health Care FSA and/or Dependent Care FSA annual election if the plan does not meet compliance standards.

When you need money to cover an eligible expense, you can use one of three methods:

- You can pay for the expense and submit a claim to our administrator, WEX, along with proper documentation (pharmacy receipts, detailed bills or Explanation of Benefits (EOBs)).
- You can use your WEX debit card but must still provide documentation for the transaction if requested.
- You can request that WEX issue payment to the provider directly.

## Important information about FSAs

- Your FSA elections are effective from January 1 through December 31.
- Claims incurred in the plan year must be submitted no later than 60 days into the following year (March 1, unless it is a Leap Year, in which case it is February 29). This is known as the “run-out period.”
- Please plan your contributions carefully. Any unused money remaining in your account will be forfeited. This is known as the “use it or lose it” rule and it is governed by Internal Revenue Service regulations.
- Our FSA does not offer a grace period or carryover provision, so carefully plan your elections.
- FSA elections do not automatically continue from year to year; you must actively enroll each year.
- You can only change your FSA contribution amount if you experience a qualified status change.
- The FSA plans are not interchangeable. You must enroll in each separately and funds are non-transferable.



# Dental Plan

It's important to have regular dental exams and cleanings so problems are detected before they become painful – and expensive. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and is an important part of maintaining your overall health. We offer a dental plan through Delta Dental of Wisconsin.

## Delta Dental CheckUp Plus Program

With the CheckUp Plus program, diagnostic and preventive services like examinations, x-rays, and regular cleanings do not count against your individual \$1,000 annual maximum. CheckUp Plus promotes regular visits to the dentist for exams and cleanings, which can improve your oral health and overall health.

Plan provisions	Delta Dental	
	PPO (When you see a Delta Dental PPO dentist)	Premier (When you see a Delta Dental Premier or any other dentist)
Calendar Year Maximum	\$1,000	\$1,000
Annual Deductible (Individual/Family)	\$50/\$150	\$100/\$150
Diagnostic and Preventive Services (e.g., x-rays, cleanings, exams)	100%	100%
Basic and Restorative Services (e.g., fillings)	90%	80%
Major Services (e.g., dentures, crowns, bridges)	80%	50%
Orthodontia (dependents up to age 26 and adults)	60%, up to a lifetime maximum of \$1,500 per individual	

Your semimonthly payroll contributions for dental are shown here.

Coverage level	Semimonthly Partner contribution
Employee Only	\$4.34
Employee + Spouse	\$8.69
Employee + Child(ren)	\$10.38
Family	\$15.34

## Find more information

Review the [Dental Summary of Benefits](#) document for more details.

## Get the most from your dental plan

- **Stay in-network** – While you have the option of choosing any provider, you will save money when you use in-network dentists. When using an out-of-network dental provider, you will pay more because the provider has not agreed to charge you a negotiated rate.
- **Free annual check-up** – Use free preventive care to keep your mouth and gums healthy all year long.





# Vision Plan

The vision plan provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can choose any provider; however, you always save money if you see in-network providers. We offer a vision plan through UnitedHealthcare Vision.

Plan provisions	Network	Non-Network
<b>Exam</b>	\$10 copay	Up to \$40 off
<b>Frames</b>	\$130 retail frame allowance, plus 30% discount on overage	Up to \$45 off
<b>Lenses</b> <ul style="list-style-type: none"><li>Single vision</li><li>Bifocal</li><li>Trifocal</li><li>Standard lenticular lenses</li></ul>	Covered in full after applicable copay	Up to \$40 off Up to \$60 off Up to \$80 off Up to \$80 off
<b>Contact Lenses</b> <ul style="list-style-type: none"><li>Elective (in lieu of glasses)</li><li>Medically necessary</li></ul>	Up to 6 boxes* Covered in full after applicable copay	Up to \$150 off Up to \$210 off
<b>Frequency</b> <ul style="list-style-type: none"><li>Exam</li><li>Lenses</li><li>Frames</li><li>Contact lenses</li></ul>	Once every 12 months Once every 12 months Once every 24 months Once every 12 months	
<b>Other Benefits</b> <ul style="list-style-type: none"><li>Retinal Screening Photography</li><li>LASIK</li></ul>	\$0 Yes - Discounts Available	N/A

\*For covered contact lenses plus the fitting/evaluation fees and up to two follow-up visits are covered in full (after applicable copay)

Your semimonthly payroll contributions for vision are shown here.

Coverage level	Semimonthly partner contribution
Employee Only	\$3.79
Employee + Spouse	\$7.18
Employee + Child(ren)	\$8.43
Family	\$11.86

## Find more information

Review the [Vision Summary of Benefits](#) document for more details.



# Life Insurance

## Life and AD&D insurance

Direct Supply provides basic life and accidental death and dismemberment (AD&D) insurance for Partners and offers voluntary insurance options for Partners and their dependents through Unum.

### Basic life and AD&D insurance

- Life insurance is an important part of your financial wellbeing, especially if others depend on you for support.
- Direct Supply provides basic life and AD&D insurance through Unum to all eligible Partners at **no cost** equal to two times your base salary amount, rounded to the next higher \$1,000, up to a maximum coverage of \$500,000.
- At no additional cost, coverage for a spouse and child(ren) may be elected. Doing so would provide a \$2,000 benefit for a spouse and a \$1,000 benefit for each child.
- Coverage for you is automatic; you do not need to enroll. However, you must enroll dependents in the spouse/child coverage.

Note: There is a reduction in coverage after attaining age 65 and 70.

### Voluntary life and AD&D insurance

- You may choose to purchase additional life and AD&D coverage for yourself and your dependents at affordable group rates through Unum.
- Rates are based on age and the coverage level chosen.
- Evidence of insurability (medical underwriting) is required if you do not purchase voluntary life and AD&D insurance at the time you became initially eligible and wish to enroll in the future.

Voluntary life and AD&D insurance for you	Voluntary life and AD&D insurance for your dependents
<b>Employee</b> <ul style="list-style-type: none"><li>▪ Coverage is available between \$10,000 and \$250,000 in \$10,000 increments, up to five times your annual salary.</li></ul>	<b>Spouse</b> <ul style="list-style-type: none"><li>▪ Cover your spouse for up to \$50,000</li></ul> <b>Child(ren)</b> <ul style="list-style-type: none"><li>▪ Cover your children under age 26 for up to \$10,000</li></ul>



# Disability Pay

Disability pay through Unum provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury. The company provides eligible Partners with disability coverage at no cost as shown below. Coverage is automatic. You do not need to enroll.

Coverage	Benefit
Short-Term Disability*	<ul style="list-style-type: none"><li>▪ Benefits are payable during a leave of absence, up to 26 weeks, and provide 70% of your basic earnings while you are disabled.</li><li>▪ Coverage is effective the first day of the month following 90 days of employment.</li></ul>
Long-Term Disability	<ul style="list-style-type: none"><li>▪ This benefit provides continued income replacement following 180 days of disability.</li><li>▪ After the elimination period, LTD will pay 60% of your pre-disability monthly earnings, up to a maximum monthly benefit of \$15,000.</li><li>▪ Coverage is effective the first day of the month following your hire date. However, coverage is effective immediately if you are hired on the first day of the month.</li></ul>

\*Partners employed in states with a state disability income program [California, Colorado, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Rhode Island, or Washington] are covered through their state program and not through Direct Supply’s Short Term Disability policy. Contact your state for information on your state’s disability income program.



# Voluntary Plans

## Required Legal Notice

**IMPORTANT: This is a fixed indemnity policy, NOT health insurance.**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

### Looking for comprehensive health insurance?

- Visit [Healthcare.gov](https://www.healthcare.gov) or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job or a family member's job, contact the employer.

### Questions about this policy?

- For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job or a family member's job, contact the employer.



# Voluntary Plans (continued)

Round out your coverage with benefits that offer financial protection and assistance with all areas of your life.

## Accident insurance

[Accident insurance](#) provides benefits to help cover the costs associated with unexpected bills due to covered accidents, regardless of any other insurance you have.

If you purchase coverage and are hurt in a covered accident, you will receive a cash benefit for covered injuries that you may spend as you like.

### Coverage amounts

Option 1	Option 2
Cash benefit based on type of accident (ranges from \$30-\$50,000)	Cash benefit based on type of incident (ranges from \$15-\$25,000)

### Examples of covered injuries:

- Broken bones
- Burns
- Concussions
- Cuts repaired by stitches
- Eye injuries
- Ruptured discs
- Torn ligaments

## Critical illness insurance

[Critical illness insurance](#) provides cash to help pay for both medical expenses not covered by your medical plan as well as day-to-day expenses that may start to add up – like rent, mortgage, car payments, etc. – while you are ill.

If you are diagnosed with a covered illness, you get a lump-sum cash benefit, even if you receive other insurance benefits.

### Coverage amounts

Employee	Spouse	Child(ren)
\$10,000 or \$20,000	100% of employee coverage amount as long as you purchase coverage for yourself	Automatically covered from live birth to age 26 at no extra cost; coverage is 50% of yours

### Examples of covered illnesses:

- Cancer
- Coronary artery bypass graft surgery
- End-stage renal (kidney) failure
- Heart attack
- Major organ failure
- Stroke

Your initial benefit provides a lump-sum payment upon the first diagnosis of a covered condition. Your plan pays a recurrence benefit at 100% of the initial benefit for any critical illness, except skin cancer.

## Hospital indemnity insurance

[Hospital indemnity insurance](#) provides a fixed lump-sum payment that can help cover hospital expenses not covered by insurance, or to pay for expenses while you, your spouse, and/or dependents are in the hospital.

- The plan pays \$500 or \$1,000, depending on your plan option, payable for a maximum of 1 day per year, for hospital admission and ICU admission.
- The plan pays \$100 or \$200, depending on plan option, per day, up to 365 days, for hospital and daily ICU stays.
- The plan pays \$250, for a maximum of 1 day per plan year, for mental/nervous or substance abuse treatment.



# Additional benefits

## Caregiver Support Benefits

We partner with Cariloop to provide services and resources to make it easier for you to care for your loved ones. Whether you're caring for an aging family member or searching for a new childcare provider, Cariloop assigns a dedicated care coach (licensed/certified healthcare professional) to help you craft a plan that guides you through the medical, financial, and legal considerations. You'll have access to a support platform to store and share files, manage tasks, and communicate with your coach and other loved ones coordinating care. No election is necessary; You will be automatically enrolled on your first day of employment, and there is no cost to this benefit.

## Tuition Reimbursement

Direct Supply encourages Partners to enhance their skills and knowledge through continued education. The Tuition Reimbursement program supports this practice by reimbursing eligible Partners for tuition and textbook expenses associated with obtaining a degree within a major that is related to your current job and/or enhances your career development with Direct Supply. If you meet program requirements, you are eligible to receive up to \$5,250 per calendar year. Reimbursement pre-approval must be obtained no later than 60 days after the end of the academic term/semester you are seeking reimbursement for. You must be employed no less than 30 days before the end of the academic term/semester.

## Employee Assistance Program

Life is filled with change and uncertainty. The responsibilities and demands on our time can be overwhelming. It happens to all of us. Whenever you or your immediate family members need help dealing with life's challenges, our Employee Assistance Program (EAP), administered by LifeMatters, is here to help.

Use our comprehensive work/life resource for financial, legal, parenting, convenience services, and mental health support. Our EAP is available to Partners and those who share their home at no cost. This benefit provides up to 6 in-person counseling sessions per concern.

Access this resource 24 hours a day, 7 days a week at **1-800-634-6433** or by visiting [www.mylifematters.com](http://www.mylifematters.com) (company code = **DIR1**).

## Learn to Live

Access online therapy day or night to help reduce stress, anxiety, worry and insomnia. Learn to Live is built on the principles of Cognitive Behavioral Therapy (CBT). Online CBT has been proven as effective as in-person care in over 10 years of clinical research. This benefit is offered in conjunction with our EAP, and is free for Partners and family members age 13 and older.

Visit [www.learntolive.com/partners](http://www.learntolive.com/partners) to get started. Our company code = **DIR1**.



# Additional benefits (continued)

## Time Off Benefits

**Paid Time Off.** We encourage you to maintain a work/life balance by providing you with Paid Time Off (PTO) benefits – a combination of traditional vacation, sick, and other absence pay is rolled into one. PTO is prorated your first year of hire, with your anticipated annual accrual (or “allotment”) front-loaded and available for use following an initial 90-day waiting period. Your full allotment is available at the beginning of each new year and will increase when you achieve milestone years of service (see schedule below).

Calendar Year of Service*	Regular, Full-Time Status PTO Allotment	Regular, Part-Time Status PTO Allotment
1 - 2	18 days (144 hours)	10 days (80 hours)
3 - 4	21 days (168 hours)	15 days (120 hours)
5 - 9	24 days (192 hours)	15 days (120 hours)
10 - 14	26 days (208 hours)	15 days (120 hours)
15 - 19	27 days (216 hours)	15 days (120 hours)
20+	28 days (224 hours)	15 days (120 hours)

\*A Partner will get calendar year credit for past years worked at Direct Supply if rehired within one year after their original employment ending.

Intern Partners receive 5 days (40 hours) or PTO each year. Time spent as an intern counts toward your calendar years of service.

While we front-load your anticipated annual PTO allotment, PTO hours accrue on a daily basis and any accrued, unused PTO remaining at the end of a calendar year can be carried over for use until June 30 of the following calendar year. Accrued and unused PTO is cashed out upon termination of employment. Additional PTO program details may apply in certain states outside of Wisconsin.

**Holiday Pay.** Eight holidays are observed annually: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, the Friday after Thanksgiving Day, Christmas Eve, and Christmas Day. Regular, Full-Time Partners receive 8 hours of time off with pay for each holiday. Regular, Part-Time Partners receive four 4 hours of time off with pay for each holiday.

## Parental Pay

Our Parental Pay offering provides up to 12 weeks of full pay as you welcome a new child through birth, adoption, or fostering. This pay is applied alongside an approved leave of absence and is offered to the child’s primary caregiver who is a Regular, Full-Time Partner.

## Family Caregiver Pay

Family Caregiver Pay is uniquely aligned with our mission by offering pay to Partners who are caring for aging loved ones, or other covered family members with serious health conditions. Regular, Full-Time Partners may take up to 2 weeks per year with full pay for time out under an approved leave of absence.

## Partner Referral Bonus

We seek to attract and retain the best and brightest talent. To support this ongoing effort, you have the opportunity to refer someone through our Partner referral program. If your referral is hired and employed for at least 90 days, you are eligible to receive \$6,500 for a Regular, Full-Time role, \$3,250 for a Regular, Part-Time or Intern role, and \$750 for a Limited, Fixed Term, Seasonal, or Casual Partner.

## Perks

As a Direct Supply Partner, you can enjoy the many perks we have to offer: a fully outfitted on-site wellness center (complete with basketball courts, tennis courts, pickleball courts, towel service, and more), an on-site lunch cafe, team building and hangout opportunities, community volunteering and involvement opportunities, wellbeing-focused sessions, Partner learning sessions, Sam’s Club or Costco membership reimbursement, and more!



# 401(k) Retirement Savings Plan

Whether retirement is way down the road or just around the corner, it's important to have savings goals and specific investment objectives. To help you meet your goals and objectives, we offer a 401(k) program, with multiple investment options and a company match. OneAmerica Retirement Services LLC (becoming a part of Voya in 2025) is our record keeper and Morgan Stanley/Graystone is our investment advisor. You are eligible as of your date of hire and may roll over savings from a prior employer's qualified retirement plan. More details will be mailed to your home after your start date.

Employee contributions	Employer contributions
<ul style="list-style-type: none"><li>▪ You can contribute up to the IRS annual limit, and if you are age 50 or older, you may contribute an additional "catch-up" contribution. The IRS publishes the upcoming year's limits shortly before the year begins.</li><li>▪ Contributions may be made on a pretax or Roth after-tax basis.</li><li>▪ You are automatically enrolled in the retirement plan as of your date of hire, at an 8% pre-tax contribution rate, with funds placed into a target-date retirement fund that corresponds closest to the year in which you turn 65 years old.</li><li>▪ You also have the option to contribute on a post-tax basis to a Roth 401(k). For Partners who prefer to select their own investments, we offer 11 different investment options to choose from. Contribution type, rate, and investment options can be changed at any time.</li></ul>	<ul style="list-style-type: none"><li>▪ We make contributions to your 401(k) account in two ways – through our cash match and through our company stock contribution. The maximum annual employer contribution between the cash match and company stock contribution is 4%.</li><li>▪ We provide a cash match of \$.20 on the dollar, up to 8% of your total eligible compensation, which is deposited into your account each pay period. If you reach the IRS limit for your age group before the end of the plan year, a true-up calculation is performed in the first quarter of the following year.</li><li>▪ <b>Our company stock contribution enables all Partners to become owners of Direct Supply.</b> The target contribution is 2.4% of your annual eligible compensation and is deposited one time each year, in March for the prior year. You must be employed on December 31 to receive the company stock contribution.</li><li>▪ Any matching funds or stock contributions are immediately vested.</li></ul>





# Contact Information

Coverage	Carrier	Phone	Website
Medical and Prescription Drug	UnitedHealthcare (Choice Plus 2000 Plan)	1-844-634-1233	<a href="http://myuhc.com">myuhc.com</a>
	Surest (Surest B5000 Plan)	1-866-683-6440	<a href="http://benefits.surest.com">benefits.surest.com</a>
Dental	Delta Dental of Wisconsin	1-800-236-3712	<a href="http://deltadentalwi.com">deltadentalwi.com</a>
Vision	UnitedHealthcare Vision	1-800-638-3120	<a href="http://myuhcvision.com">myuhcvision.com</a>
Health Savings Account	WEX	1-866-451-3399	<a href="http://benefitslogin.wexhealth.com">benefitslogin.wexhealth.com</a>
Flexible Spending Accounts (Health Care and/or Dependent Care)	WEX	1-866-451-3399	<a href="http://benefitslogin.wexhealth.com">benefitslogin.wexhealth.com</a>
Voluntary Benefits	Unum	Refer to the links provided in this guide.	
Employee Assistance Program (EAP)	Empathia	1-800-634-6433	<a href="http://mylifematters.com">mylifematters.com</a> (code: DIR1)
Caregiver Support Benefits	Cariloop	1-844-402-7722	<a href="http://cariloop.com">cariloop.com</a> <a href="mailto:helpme@cariloop.com">helpme@cariloop.com</a>

## Questions?

Reach out to Direct Supply's HR Support team at [HRSupport@directsupply.com](mailto:HRSupport@directsupply.com).

## Notes

[illegible]

## Notes

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### **About this Guide**

This benefit summary provides selected highlights of the Direct Supply benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Direct Supply reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.