

# 2026 Benefits

## BENEFITS AT A GLANCE



Our ambition is to provide a robust and modern benefits package that is responsive to team members' needs and competitive in the market. Below are the many important programs and resources available to you and your family.

### Eligibility

You are eligible to participate if you are a regular full-time or part-time employee who works at least twenty (20) or more hours per week. As a newly hired employee of EAB, you have 31 days from your date of hire to elect your Health & Welfare Benefits via Dayforce.

### Your Benefits are Online!

Want to know where you can go to find all your benefits information? Check out our benefits website at [eabglobalbenefits.com](http://eabglobalbenefits.com).

Username: **eabglobal**

Password: **benefits**



### Medical Coverage - Aetna

Medical - Benefit Highlights						
	Value CDHP		Premium CDHP		PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
Individual	\$6,000	\$12,000	\$2,000	\$4,000	\$750	\$1,500
Family	\$12,000	\$24,000	\$4,000	\$8,000	\$1,500	\$3,000
Services						
Primary Care Office Visits	You pay 0%*	You pay 20%*	You pay 20%*	You pay 40%*	\$25 copay per visit	You pay 40%*
Specialist Office Visits	You pay 0%*	You pay 20%*	You pay 20%*	You pay 40%*	\$40 copay per visit	You pay 40%*
Urgent Care	You pay 0%*	You pay 0%*	You pay 20%*	You pay 20%*	\$50 copay per visit	\$50 copay per visit
Emergency Room	You pay 0%*	You pay 0%*	You pay 20%*	You pay 20%*	\$150 copay per visit	\$150 copay per visit
Hospital Copay	You pay 0%*	You pay 20%*	You pay 20%*	You pay 40%*	You pay 20%*	You pay 40%*
Out-of-Pocket Maximum (deductible included)						
Individual	\$6,000	\$12,000	\$4,000	\$8,000	\$3,000	\$6,000
Individual in a Family	\$6,000	\$12,000	\$7,500	\$13,700	\$3,000	\$12,000
Family	\$12,000	\$24,000	\$8,000	\$16,000	\$6,000	\$12,000
Prescription - Capital Rx						
Rx**	You pay 0%*	Not covered	You pay 20%*	Not covered	\$15/\$35/\$70/10% to \$200 max	Not covered

\* After deductible

\*\* Deductible is waived for approved ACA preventive drugs

## Health Savings Account (HSA) - Inspira Financial (through Aetna)

If you are enrolled in the Premium CDHP plan, EAB will match your contribution up to \$500 (Employee Only) or \$1,000 (Employee + Dependent plans). If you are enrolled in the Value CDHP plan, there will not be an employer HSA contribution.

See below chart for details. Remember, your unused HSA funds roll over each year.

### Health Savings Account (HSA)

Medical Coverage	From EAB	Tax- Free Contribution from You		IRS 2026 Limits*
		Premium CDHP Plan	Value CDHP Plan	
Employee	\$500	At least \$500* up to \$3,900	Up to \$4,400	\$4,400
Employee + Spouse/DP Employee + Child(ren) Family	\$1,000	At least \$1,000* up to \$7,750	Up to \$8,750	\$8,750

\*A catch-up contribution of \$1,000 can be made for those who are 55 years old and older.

## Dental Coverage - Guardian

### Dental - Benefit Highlights

	Preventive Plan		Comprehensive Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible per calendar year				
Individual	\$50	\$50	\$50	\$50
Family	\$100	\$100	\$150	\$150
Calendar Year Maximum	\$750 per person		\$2,000 per person	
Services				
Diagnostic & Preventive Services	100%	100%	100%	100%
Basic Services	80%*	80%*	80%*	80%*
Major Services	Not Covered	Not Covered	50%*	50%*
Orthodontia (children to age 26 and adults)				
Orthodontia	Not Covered	Not Covered	50%	50%
Orthodontia Max	N/A		\$2,000 Lifetime Max	

\* After deductible

## Vision Coverage - Aetna

### Vision - Benefit Highlights

	In-Network	Out-of-Network
Copays		
Eye Exam (every 12 months)	\$10 copay	Up to \$45 benefit
Materials	\$20 copay	N/A
Lenses / Frames (Every 12 months)		
Single	100% after copay	Up to \$32
Bifocal		Up to \$55
Trifocal		Up to \$65
Frames	Up to \$150, 20% off amount over your allowance	Up to \$83
Elective Contacts (Every 12 months)		
(In lieu of frames)	Up to \$150	Up to \$120 benefit

## Employee Cost Sharing

Employee Contributions (Semi-Monthly)	Medical			Dental		Vision
	PPO Plan	Premium CDHP Plan	Value CDHP Plan	Preventive	Comprehensive	2026
Employee Only	\$122.71	\$68.60	\$28.54	\$3.69	\$8.70	\$2.71
Employee + Spouse/DP	\$273.63	\$162.02	\$107.13	\$7.38	\$17.40	\$5.42
Employee + Child(ren)	\$258.38	\$151.07	\$72.94	\$9.74	\$23.20	\$5.48
Employee + Family	\$402.44	\$220.40	\$122.29	\$14.65	\$34.80	\$8.74

## Life, AD&D and Disability Insurance - Prudential

<b>Life Insurance</b>	– \$50,000
<b>Accidental Death &amp; Dismemberment</b>	– \$50,000
<b>Short-Term Disability Insurance</b>	<ul style="list-style-type: none"> <li>– After a 7 day waiting period, the plan pays 60% of your weekly earnings, up to \$2,309 per week</li> <li>– Benefit duration is up to 25 weeks <ul style="list-style-type: none"> <li>– State disability benefits may be provided tax-free if you live in a state that offers disability benefits. EAB's company sponsored Short-Term Disability benefit will offset the Short-Term Disability benefits provided to you by your State.</li> </ul> </li> </ul>
<b>Long-Term Disability Insurance</b>	<ul style="list-style-type: none"> <li>– The plan pays 60% of your monthly earnings up to a maximum of \$20,000 for Policy Committee Members, and \$10,000 per month for all other employees.</li> <li>– Elimination period is 180 days and benefit duration lasts through Normal Social Security Retirement Age</li> </ul>

## Flexible Spending Accounts - Chard Snyder

<b>Healthcare FSA</b> (for those not enrolled in the CDHP Plan)	<ul style="list-style-type: none"> <li>– Allows you to set aside pre-tax dollars for use on Qualified Healthcare Expenses (Medical/Dental/Vision)</li> <li>– The maximum FSA contribution limit is \$3,400 annually</li> </ul>
<b>Limited Purpose FSA</b>	<ul style="list-style-type: none"> <li>– The Limited Purpose FSA is intended to be supplemental to your Health Savings Account Plan, but allows you to contribute additional pre-tax dollars for dental and vision expenses.</li> <li>– The maximum FSA contribution limit is \$3,400 annually</li> </ul>
<b>Dependent Care FSA</b>	<ul style="list-style-type: none"> <li>– Dependent care FSA plan allows you to set aside pre-tax dollars up to a household maximum of \$7,500 annually (\$3,750 if married and file taxes separately)</li> <li>– Can be used to cover expenses for your eligible dependents such as day care, after-school programs, or elder care programs so you and your spouse can work or go to school</li> <li>– Eligible dependents may include your children and/or parents</li> </ul>

## Additional Benefits

<b>Transit with Chard Snyder</b>	<ul style="list-style-type: none"> <li>– You can set aside up to \$340 per month to pay for qualified, work-related transit expenses with pre-tax dollars.</li> <li>– As a month-to-month benefit, you can opt in and out of the benefit at any time.</li> </ul>
<b>Parking with Chard Snyder</b>	<ul style="list-style-type: none"> <li>– You can set aside up to \$340 per month to pay for qualified, work-related parking expenses with pre-tax dollars.</li> <li>– As a month-to-month benefit, you can opt in and out of the benefit at any time.</li> </ul>
<b>Business Travel Accident (BTA) with Chubb</b>	<ul style="list-style-type: none"> <li>– This plan covers you in the event of sickness, accidental death or dismemberment when traveling for business.</li> <li>– It includes: 24-hour worldwide business travel protection, travel assistance services, emergency medical evacuation, and ID Theft protection.</li> </ul>
<b>Employee Assistance Program (EAP) &amp; Mental Health Support with BLOOM</b>	<ul style="list-style-type: none"> <li>– EAB Global pays for this confidential program for you and your eligible dependents, which includes 24/7 access to mental health resources, family and eldercare support, financial counseling, and well-being programs. BLOOM provides teammates and their families with a comprehensive and personalized experience, including virtual therapy, coaching sessions, and expert-led workshops to support health and resilience at every life stage.</li> </ul>

## Voluntary Benefits - Prudential

<b>Additional Life Insurance</b>	<ul style="list-style-type: none"> <li>– Voluntary Life insurance available to employees and dependents at group rates</li> <li>– Employees can purchase increments of \$10,000 up to a maximum of 5x your annual compensation or \$1,000,000, whichever is less</li> <li>– For your Spouse/Domestic Partners, you can purchase increments of \$5,000 up to \$500,000, not to exceed 100% of the employee's coverage amount</li> <li>– For your child(ren), you can elect increments of \$2,000 up to a maximum of \$10,000. Only one premium is required for single or multiple child coverage</li> <li>– New employees can purchase \$200,000 of coverage with no health approval (\$25,000 for spouses and \$10,000 for children)</li> </ul>
<b>Additional AD&amp;D Insurance</b>	<ul style="list-style-type: none"> <li>– You may purchase Voluntary AD&amp;D coverage without purchasing Voluntary Life coverage up to the same benefit limits as the Voluntary Life plan</li> </ul>
<b>Accident Plan</b>	<ul style="list-style-type: none"> <li>– Lump sum benefits paid to you to help cover out-of-pocket costs that may be needed as the result of an accident, ranging from day care to medical plan coinsurance</li> <li>– Includes a Health Screening Benefit of \$50 per covered person for eligible preventative care screenings; examples include, but are not limited to, mammography, bone marrow screening, pap smear, breast ultrasound, colonoscopy, and certain blood tests</li> </ul>
<b>Critical Illness Plan</b>	<ul style="list-style-type: none"> <li>– Lump sum payment upon first diagnosis of certain conditions including Invasive Cancer, Heart Attack, Stroke, Renal (kidney) failure, Paralysis, Amyotrophic Lateral Sclerosis (ALS), Blindness, Coronary Artery condition (surgery), and Carcinoma in situ</li> <li>– Includes a Health Screening Benefit of \$100 per covered person for eligible preventive care screenings; If you are enrolled in multiple voluntary health plans, you can use one health screening to collect multiple Health Screening Benefits</li> </ul>
<b>Hospital Indemnity Plan</b>	<ul style="list-style-type: none"> <li>– Lump sum benefits payable upon inpatient hospital admission</li> <li>– Limits vary depending on benefit - ranging from maximum of 30 days per year to 1 day per year depending on benefit</li> <li>– Includes a Health Screening Benefit of \$50 per covered person for eligible preventative care screenings; Health Screening Benefits are stackable</li> </ul>

## 401(k) Retirement Savings Plan

We partner with Fidelity to offer a 401(k) plan designed to help you save money and prepare for retirement. During your employment, you and the Company contribute money to the account and the savings grow over time based on your investment choices.

Plan features include:

- + **Automatic Enrollment:** If you take no action during your first 30 days of employment, you will be automatically enrolled in the 401(k) plan at a 5% deferral rate within your first month of employment unless you select another contribution rate or opt out. We encourage employees to save more if possible. You can change or cancel your participation at any time.
- + **Traditional Pre-tax and Roth Contribution Options:** You may choose to contribute to the 401(k) with pre-tax payroll deductions, which will be later taxed upon withdrawal during retirement, or you can make Roth payroll deductions, which are taxed up front so you can withdraw tax-free during retirement. These options give you more flexibility in your retirement savings strategy.
- + **Vesting:** Your contributions and earnings are 100% immediately vested. Company matching contributions and earnings are also 100% immediately vested.
- + **Company Matching Contributions:** For every dollar that you contribute to the 401(k) up to the first 4% of eligible compensation, the Company will make a lump sum matching contribution up to 100%. The company match is based upon company performance and determined at the end of each calendar year. Historically, the match has been between \$.50 and \$.80 for every \$1.00 contributed up to the first 4% of eligible compensation.
- + **Investment Options:** The 401k plan includes a diverse set of investment funds to enable you to choose an investment strategy that works for you.
- + **Access to Your Money:** In addition to withdrawing your savings during retirement, the plan allows hardship withdrawals and loans.

## Personal Development

### Training and Development

At EAB, we value continuous learning, which begins day one. Employees at all levels experience EAB New Hire Orientation together in a new-hire cohort, which provides an overview of our culture, services, and strategy. From there, new hires will enter department and role specific onboarding where they will be equipped with the resources and expectations they need to hit the ground running. All managers are required to go through a cohort-based, multi-day management excellence training equipping them with strategies, tools, and insights to manage effectively. Everyone at EAB has access to a number of instructor-led and online trainings to develop key skills relevant to current role or future roles.

## HealthyLife Wellness Program with WebMD

EAB HealthyLife partners with WebMD ONE, a wellness & incentive program, to provide employees with an online platform and mobile app experience with tools and resources proven to inspire healthier habits, minds and bodies. All benefits eligible employees are welcome to participate in the program and earn up to \$150 in rewards each year!

## Paid Time Off

EAB encourages employees to find a healthy balance between professional and personal lives. Taking regular breaks is important to re-energize and re-focus. Accordingly, the firm provides ample paid holidays, including two floating holidays each year, as well as Paid Time Off (PTO) days for vacation, personal, and sick time.

Additional paid time off is available to employees for parental leave, jury duty, military leave, bereavement, and community service. Also, EAB has a program that allows employees to donate unused PTO to colleagues facing a personal or family medical hardship.

### HealthyLife Wellness Hours

Through EAB's HealthyLife program, employees have the flexibility to use up to 10 hours per month as flextime for wellness activities including annual check-ups, mental health therapy/counseling, physical fitness, vet appointments and support group attendance.

### Phase Back to Work Program

In addition to paid parental leave, employees who return from a parental or adoption leave of absence of at least 4 weeks duration are eligible for a 2-week phase back period starting on the normally scheduled return to work date. Ease back to work with a 50% schedule in the first week and a 75% schedule in the second week at 100% of regular pay.

### Flexibility

EAB supports employees in creating flexible work arrangements including flextime, telecommuting, and part-time work. All requests are assessed on a case-by-case basis.

### Community Impact Volunteer Program

EAB's culture is dedicated to social impact and is demonstrated by the thousands of hours our staff spends each year giving back through their participation in Community Impact volunteer initiatives. Through our Community Impact programs, we seek to benefit our neighbors, our staff, and our firm by generously sharing our time and talent.

Community Impact is committed to helping you leverage your unique strengths and skills to drive outsized impact in the regions where we live and work. Our nationally-recognized CSR program provides opportunities to engage in hands-on volunteerism, join a pro bono project, explore nonprofit board leadership roles, and take part in social impact activities customized to our firm. Each employee may participate in up to 10 hours per month during business hours and are rewarded with comp days for volunteerism.

## Corporate and Gym Discounts

### Corporate Discounts

EAB has partnered with a Corporate Perks program to offer discounts with hundreds of vendors at no cost to you. Categories of discounts include apparel, home and garden, electronics, gifts, books and music, travel, entertainment and tickets, food and wine, and more.

### Gym Discounts

EAB has partnered with local fitness clubs to offer corporate membership discounts, which range from 5%-40% off basic monthly membership rates. Additionally, there is a free fitness center in the DC office.

## Calm

To help support employees and their family, EAB partners with Calm, the #1 app for sleep, meditation and relaxation. Employees and their family members are eligible to enjoy complimentary access to Calm's diverse content library.

## Milk Stork

EAB nursing caregivers on work-related travel may use Milk Stork to safely ship breast milk to where it needs to go.

## Pet Insurance

EAB partners with Wishbone Pet Insurance to offer discounted pet insurance for those with dog and cat pet family members.

## Hinge Health

EAB partners with Hinge Health, a digital physical therapy program, where Aetna medical members have access to a personalized program with unlimited therapy exercises and stretches developed by physical therapists, dedicated guidance from physical therapists and coaches, and more.

## Positively Me

Positively Me is a weight management coaching program where eligible Aetna medical members have access to one-on-one support and coaching to achieve personal well-being goals.

## Bloom

EAB partners with Bloom as its EAP vendor to provide you with 24/7 access to mental health resources, family and eldercare support, financial counseling, and wellbeing programs.

## Contact Information

Coverage	Provider	Group Number	Contact Information
Medical	Aetna	187839	800-930-2015 / <a href="https://aetna.com">aetna.com</a> (select 'Login') Aetna Informed Healthline (24 Hour Nurse Line): 800-556-1555
Prescription Drug	CapitalRx	JD315	<a href="https://app.cap-rx.com/login">app.cap-rx.com/login</a> Website Technical Support: 855-598-9679
Fertility Benefits	Progyny		866-607-3092
Telemedicine	CVS Virtual Care		866-211-5678 / <a href="https://CVS.com/virtual-care">CVS.com/virtual-care</a>
Employee Assistance Program (EAP)	BLOOM		<a href="https://bit.ly/BloomEAB">bit.ly/BloomEAB</a>
Dental	Guardian	039558	888-600-1600 / <a href="https://guardianlife.com">guardianlife.com</a>
Vision	Aetna	187839	877-973-3238 / <a href="https://aetnavision.com">aetnavision.com</a> (select 'Login')
Life/AD&D and Disability	Prudential	70313	877-367-7781
Accidental Injury (AI), Critical Illness (CI), and Hospital Care (HC)	Prudential	70313	844-455-1002
HSA	Inspira Financial		844-729-3539 (TTY: 711) Access through <a href="https://inspirafinancial.com">inspirafinancial.com</a>
Flexible Spending Accounts (FSA)	Chard Snyder		800-982-7715, Option 1, <a href="mailto:askpenny@chard-snyder.com">askpenny@chard-snyder.com</a>
Commuter	Chard Snyder		800-982-7715, Option 1, <a href="mailto:askpenny@chard-snyder.com">askpenny@chard-snyder.com</a>
401(k) Retirement Account	Fidelity Investments		800-835-5097 / <a href="https://401k.com">401k.com</a>
Leave Administration	Prudential	70313	877-367-7781
HealthyLife Wellness Program	WebMD		<a href="https://webmd.myeab.com">webmd.myeab.com</a>
HealthChampion	ComPsych		855-784-2062
Milk Stork	Milk Stork		<a href="https://portal.milkstork.com/EAB">portal.milkstork.com/EAB</a>
Calm	Calm		<a href="https://calm.com/b2b/eab/subscribe">calm.com/b2b/eab/subscribe</a>
Pet Insurance	Wishbone		<a href="https://wishboneinsurance.com/EAB">wishboneinsurance.com/EAB</a>
Hinge Health	Hinge Health		<a href="https://hinge.health/enroll-today">hinge.health/enroll-today</a>
Positively Me	Positively Me		<a href="https://webmd.myeab.com">webmd.myeab.com</a>



**EAB**

This is a brief summary of the benefits currently provided by EAB Global, Inc. It is not a contract for purposes of employment or payment of benefits. EAB Global, Inc. reserves the right to change, revise, or eliminate any of the benefits at any time without prior notice.

Learn more about EAB Global's plans by visiting [our benefits website](#).  
Username: EABGlobal / Password: benefits

