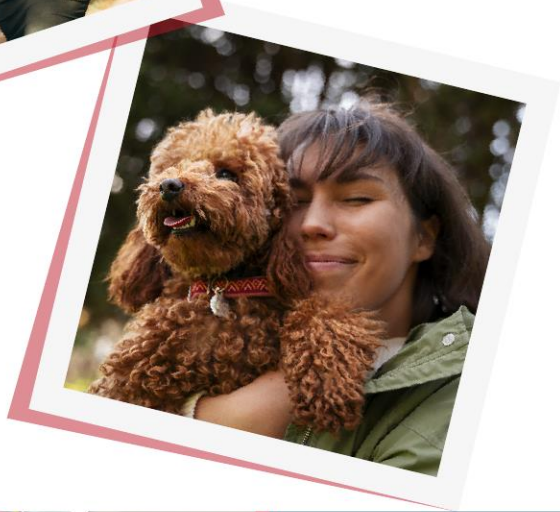










GET TO KNOW YOUR BENEFITS

Clarion
HOME SERVICES GRP.

BENEFITS ENROLLMENT GUIDE



2027

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Clarion Home Services Group BENEFITS

At **Clarion Home Services Group (Clarion)**, we know our dedicated employees—YOU—are key to our overall success as an organization. We recognize that offering a quality, comprehensive benefit program is an important way to show you how valuable you are to the organization. We understand that navigating the world of employee benefits is challenging and no two employees are alike, which is why we offer this benefits guide to explain the multiple benefit options to improve your physical, financial and mental well-being.

This booklet provides a summary of plan highlights. Please consult the plan documents for complete information on covered changes, limitations, and exclusions. This is not a binding contract. In the event of any discrepancy, the plan documents will prevail. If you have further questions, please contact your HR Business Partner.

ELIGIBILITY

COVERAGE STARTS

You must enroll in benefits within 30 days of your date of hire. Your benefits are effective on the first of the month following your date of hire unless you are hired on the first of the month, in which case benefits are effective that month. If you enroll during open enrollment, your coverage is effective January 1st of the following year.

COVERING YOUR FAMILY MEMBERS

Many of the plans offer coverage for your eligible family members, including:

- Your legally married spouse.
- Your dependent children, including your stepchildren, legally adopted children, and children placed with you for adoption
  - Dependent children are eligible for medical, dental, and vision insurance up to the end of the month in which they turn age 26 (regardless of student or marital status)
  - Dependent children of any age may remain eligible if they are physically or mentally incapable of self-support

SPOUSE COVERAGE REQUIREMENT FOR MEDICAL ONLY

If your spouse has access to other medical coverage, such as through their employer, and that coverage meets the minimum requirements of the Affordable Care Act, you will not be able to cover them under your medical plan. You may still enroll your spouse in dental or vision coverage.

CLARION BENEFIT GUIDE WEBSITE

For additional details regarding your benefit package, please visit:

WEBSITE: https://ClarionHSG.benefitsplanguide.com

FULL-TIME EMPLOYEES	PART-TIME EMPLOYEES	SEASONAL/INTERNS
If you are a full-time employee, you are eligible to enroll in the **Clarion** benefits if you work **40 hours per week.**	If you are a part-time employee working an average of 30 hours per week, you are eligible for benefits after a full year of employment. If you work less than 30 hours a week, you are not eligible for benefits.	If you are a seasonal employee or an intern working more than 30 hours per week, you are eligible for benefits on your fourth month of employment.

BENEFITS ENROLLMENT

NEW EMPLOYEES

As a new employee, you must enroll in benefits within **30 days** of your date of hire. If you do not enroll within **30 days**, you will need to wait until the next open enrollment period to enroll.

CURRENT EMPLOYEES

Open enrollment is the only time during the year that you can change your benefits unless you experience a qualifying life event. During the open enrollment period, you have the opportunity to newly enroll in coverage and/or make changes to your current coverage.

Any changes you make during open enrollment become effective **January 1.**

CHANGING YOUR BENEFITS DURING THE YEAR

As stated here, you cannot change your benefits during the year unless you experience a qualifying life event. The most common qualifying life events are:

- Marriage, legal separation or divorce
- Birth, adoption or change in legal custody of eligible child(ren)
- Death of your spouse or covered child
- Loss of other coverage (e.g., child turns 26 and loses coverage through parent's plan)

Please contact your Human Resources Business Partner or visit the **Clarion** Paycor portal for a complete list of qualifying life events.

If you experience a qualifying life event and wish to change your benefits, you must log into the **Paycor.com** portal within **30 days** of the life event. You may be required to provide proof of your life event, such as a birth certificate or marriage license. You can only change benefits that were impacted by the life event (e.g., if you get married, you can add your new spouse to the medical plan, but you cannot change medical plans).

HOW TO ENROLL?

Benefits enrollment is completed through the **Paycor** website:

To complete your enrollment session, please complete the following steps:

- Log into **www.Paycor.com**
- Click "Profile Menu" (your photo) in the top right
- Select "Benefit Elections"
- Then Select **"Start Your Enrollment"**

In order to complete your enrollment, you will need:

- **Dates of birth and Social Security Numbers for any family members who are being enrolled or added as beneficiaries.**

MEDICAL INSURANCE

Clarion offers **three** medical insurance plan options through **UMR utilizing the UnitedHealthcare (UHC) Network.** Please take the time to understand the features and differences of each plan so that you choose the coverage that is best for you and your family.

Each medical plan includes **in- and out-of-network benefits,** which means you can choose any provider that you would like. However, you will pay less out of your pocket when you choose a **UHC** network provider. Locate a **UHC CHOICE PLUS** network provider at **https://www.umr.com/find-a-provider.**

The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount you pay for services. Please refer to the official plan documents for additional information on coverage and exclusions.

	BASIC PPO WITH FSA OPTION		MY PLAN HDHP WITH HSA OPTION		MY PLAN PPO WITH FSA OPTION	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Deductible (individual/family)	$6,000/$12,000	$12,000/$24,000	$3,500/$7,000	$7,000/$14,000	$3,000/$6,000	$6,000/$12,000
Out-of-pocket maximum (individual/family)	$9,200/$18,400	$24,000/$48,000	$7,000/$14,000	$14,000/$28,000	$6,000/$12,000	$12,000/$24,000
Coinsurance	10%	50%	10%	50%	20%	40%
Preventive care	$0	50% after deductible	$0	50% after deductible	$0	40% after deductible
Office visits (primary care/ specialist)	$30/$60	50% after deductible	10% after deductible	50% after deductible	$25/$40	40% after deductible
Telemedicine	$10	Not Covered	10% after deductible	Not Covered	$10	Not Covered
Emergency Room	$200 Copay then deductible and coinsurance		10% after deductible		$150 Copay	
Urgent Care	$60	50% after deductible	10% after deductible	50% after deductible	$50	40% after deductible
Inpatient/Outpatient hospital	10% after deductible	50% after deductible	10% after deductible	50% after deductible	20% after deductible	40% after deductible
Pregnancy & Maternity Care (Prenatal)	10% after deductible	50% after deductible	10% after deductible	50% after deductible	20% after deductible	40% after deductible
Rx (generic/preferred/brand)	$10/$40/$60	50%	10% after deductible	50% after deductible	$10/$40/$60	50%
Mail Order Rx	$30/$120/$180	Not Covered	10% after deductible	Not Covered	$30/$120/$180	Not Covered

BI-WEEKLY PAYCHECK DEDUCTIONS	BASIC PPO WITH FSA OPTION	MY PLAN HDHP WITH HSA OPTION	MY PLAN PPO WITH FSA OPTION
	Employee Cost	Employee Cost	Employee Cost
Employee	$25.09	$65.62	$122.55
Employee + Child(ren)	$165.25	$177.17	$300.11
Employee + Spouse	$184.79	$223.68	$226.89
Family	$293.77	$305.11	$409.67

URGENT CARE VS. EMERGENCY ROOM

Choosing the right place for medical care can help you receive appropriate treatment while reducing unnecessary healthcare costs.

URGENT CARE

Best for prompt care when symptoms are not life-threatening. Often lower cost and shorter wait times than the ER.

- Cold, flu, fever, sore throat, or ear infection
- Minor cuts that may require stitches
- Sprains, strains, or possible minor fractures
- Minor burns
- Rashes or mild allergic reactions
- Urinary tract infections
- Persistent cough or mild respiratory symptoms
- Minor eye injuries or infections
- Vomiting, diarrhea, or other moderate illnesses

EMERGENCY ROOM

Go to the ER for serious or potentially life-threatening conditions.

- Chest pain or symptoms of a heart attack
- Signs of a stroke, including sudden weakness, facial drooping, or difficulty speaking
- Severe difficulty breathing
- Severe bleeding or major trauma
- Loss of consciousness or seizures
- Serious head, neck, or spinal injuries
- Severe burns
- Severe allergic reactions with difficulty breathing or swelling of the face/throat
- Poisoning or suspected overdose
- Any condition where delaying treatment could result in serious harm



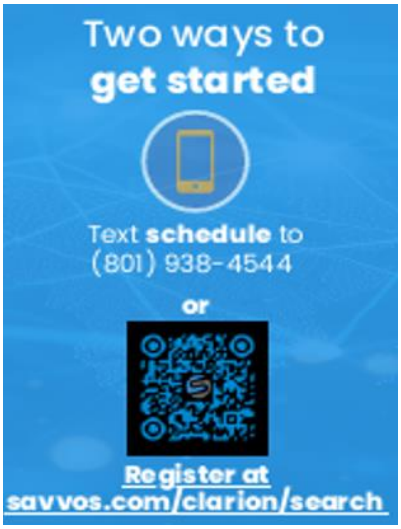
KEY TAKEAWAY

When the condition is **urgent but not an emergency**, choosing urgent care can provide timely, appropriate treatment at a significantly lower cost than an ER visit.

For severe or life-threatening symptoms, always call 911 or seek emergency care immediately.

SAVVOS HEALTH

A SMARTER HEALTH PLAN BEGINS WITH **NO DEDUCTIBLE.**



Savvos creates a direct connection with quality providers to create a better experience and to save your health plan money. As a result, your health plan agrees to waive your deductible and out-of-pocket costs for most medical procedures.

**For HSA participants, the cost is the minimum required under IRS rules.*

Free surgeries, imaging and **more.**

Outpatient Surgeries

- Knee Replacement
- Torn Meniscus
- Labrum Repair
- Spinal Fusion or Disc Replacement
- Hernia Repair
- Gallbladder Removal
- Hysterectomy
- Prostatectomy
- Ear Tubes
- Deviated Septum
- Tonsillectomy

...and so much more

Imaging & Other Procedures

- MRI
- CT Scan
- Colonoscopy
- Carpal Tunnel
- Labor & Delivery
- Heart Ablation
- Cochlear Implant
- Infused Medications
- Lithotripsy (Kidney Stones)
- Cataracts

...and so much more

SAVVOS HEALTH CALL: (801) 375-0664 EMAIL: SUPPORT@SAVVOS.COM WWW.SAVVOS.COM

TELEMEDICINE

VIRTUAL HEALTHCARE

Clarion is committed to your physical and mental well-being, offering several program options with you in mind. Virtual doctor's visits allow you to see and speak to a doctor or **licensed therapist** online, anytime.

BEHAVIORAL HEALTH VIRTUAL HEALTHCARE

Stressed or anxious? Getting help is now easier than ever with the help of virtual therapy. Virtual therapy offers confidential counseling and includes:

- **Private video sessions:** get 1-on-1 support in your home and at a time that's convenient for you
- **Help with coping (for children, teens and adults):** your licensed therapist may provide a diagnosis, treatment and medication if needed
- **A standard of care similar to in-person visits:** you can see the same therapist with each appointment and establish an ongoing relationship

When Virtual Healthcare is Appropriate	When Virtual Healthcare is Not Appropriate
Virtual healthcare is good for routine issues such as: • Cold and flu symptoms • Allergies • Pink eye • Urinary tract infections • Rash • Sinus problems • Quick assessment for severity • Stomach aches	**Virtual healthcare is not good for** diagnoses that require a hands-on exam and lab test, emergencies or for injuries such as sprains and broken bones

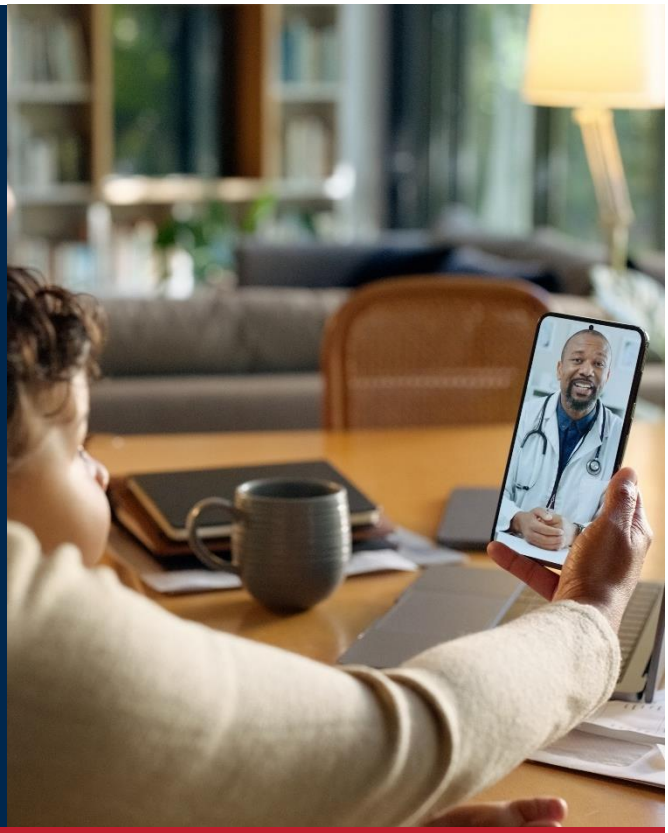
TELADOC HEALTH IS EASY TO USE!

- Book an appointment from anywhere, anytime at **www.TeladocHealth.com**
- Video chat with a board-certified doctor from your phone, tablet, or computer
- A prescription can be sent to the pharmacy nearest you

All three of Clarion's medical plans include telemedicine benefits.

- BASIC PPO members pay: $10 copay
- My Plan PPO members pay: $10 copay
- My Plan HDHP members pay: 10% after deductible

Register today at www.TeladocHealth.com so that you are ready to use this benefit when you need it. You will need your medical insurance information to complete your registration so be sure to have your medical insurance ID card handy.



Enroll today at www.TeladocHealth.com and download the app



HEALTH SAVINGS ACCOUNT

HSA DELIVERS TRIPLE TAX SAVINGS:

- You don't pay federal income tax on the money you contribute. There is no cost for you to open an HSA.
- You don't pay taxes on the interest you earn in your account.
- You don't pay taxes when you use the money to pay for qualified medical services.

Clarion Health Savings Account (HSA)

Contribute up to the IRS limits

Contributions cannot exceed the annual IRS contribution limits. The 2027 IRS maximum contributions are:

Employee-only coverage: $4,500

All other coverage tiers: $9,000

Employees age 55+ by December 31 may contribute an additional $1,000 catch-up contribution to their HSA.

You can use your HSA dollars to pay for most medical, dental, and vision expenses. HSA dollars can even be used to pay for eligible expenses for your spouse and dependent children, even if they are not covered by the **UMR/UHC** medical plan. You won't pay taxes when you spend your HSA dollars unless you use them for non-health-related, ineligible expenses. A list of eligible expenses is available at **https://www.optumbank.com/content/dam/optum3/optumbank3/resources/pdf/WF323502_77003-082018_HSA_Qualified_Medical_Expenses_v3.pdf**

To register your account with Optum Bank, please visit **https://www.healthsafe-id.com/rt/register/cap/en**

Optum Bank®
Member FDIC

FLEXIBLE SPENDING ACCOUNT

Clarion offers two flexible spending account (FSA) options to those participating in a PPO plan. The money that you put into an FSA is collected from your paycheck before taxes are withheld, which means you don't pay taxes on those dollars. Basically, it is like using a 25% off coupon for your health care and dependent care expenses! Please read this page carefully before you make your FSA elections.

HEALTH CARE FSA

- You may contribute up to **$3,500** to your health care FSA for the 2027 calendar year.
- If you are enrolled in a High-Deductible Health Plan (HDHP) or have an HSA, you do not qualify.
- Health care FSA dollars can be used to pay for eligible out-of-pocket expenses such as deductibles, copays, and other health-related expenses that are not reimbursed by the medical, dental, or vision plans.
- Use dollars to pay for over-the-counter (OTC) medications.

FSA RULES

YOU MUST ENROLL EACH YEAR TO PARTICIPATE.

Use it or lose it!

- FSA dollars must be used by the end of the year. Any unused dollars will be lost.
- **At the end of the year, you can roll over $680 from your health care FSA to use in future years. Dependent Care FSA does not roll over.**
- FSA elections must be made every year during open enrollment. Your current year election WILL NOT carry over to next year.
- A full list of eligible expenses is available at **https://www.fsafeds.gov/support/eligibleexpenses**

HOW LONG DO YOU HAVE TO MAKE A CLAIM AFTER YOUR COVERAGE ENDS?

- You have a 90-day run-out period to submit claims after your coverage ends.
- Any funds remaining in your account after the run-out period will be forfeited.

- The FSA is a pre-funded account. This means that you can use the funds, up to your annual election, at any time during the plan year while actively employed.
- Please register at **https://identity.healthsafe-id.com/oneapp/index.html#/registration**
- **After registering your account with UMR you can file a claim online, upload receipts, track expenses, view account activity, download plan information and more!**
- For a complete list of eligible expenses, visit: **https://www.umr.com/print/UM0075.pdf**

DEPENDENT CARE FSA

- Dependent Care FSA dollars allow you to pay for eligible dependent care expenses. This is primarily for childcare (daycare), but you can reference the IRS dependent care eligible expenses for a complete list of eligible expenses.
- When you incur an eligible expense, you can submit your claims with receipts for reimbursement to receive your money back tax-free, or you can use your FSA debit card at the point of purchase.
- You may contribute up to **$7,500 ($3,750 if married and filing separate tax returns)** to your Dependent Care FSA for the 2027 calendar year.

DENTAL INSURANCE

UNUM Dental

The dental plan include in- and out-of-network benefits, which means you can choose any dentist that you would like. However, you will pay less out of your pocket when you choose a UNUM Dental network dentist. Locate a UNUM network dentist at **www.unumdentalcare.com.**

The table below summarizes the key features of the dental plans. The coinsurance amounts listed reflect the amount you pay for services. Please refer to the official plan documents for additional information on coverage and exclusions.



*Please Note: out-of-network providers are reimbursed based on the same discounted fees that are agreed upon for in-network providers. Your out-of-pocket costs when visiting an out-of-network provider could be greater	In-Network	Out-of-Network*
Deductible (individual/family)	$50/$150	$50/$150
Annual Benefit Maximum	$1,500	$1,500
Diagnostic/Preventive Services	100%	100%*
Basic Services	80%	80%*
Major Services	50%	50%*
Orthodontic Lifetime Maximum Per Person *Benefit for children ages 8-19*	$1,500	$1,500

	BI-WEEKLY PAYCHECK DEDUCTIONS
	EMPLOYEE
Employee Only	$9.30
Employee + Spouse	$19.31
Employee + Child(ren)	$21.77
Employee + Family	$34.10

VISION INSURANCE

Clarion offers a vision insurance plan through **Unum Vision Powered by EyeMed.** This plan allows you to choose any eye care provider. However, you will maximize the plan benefits when you choose an in-network provider. Locate an **EyeMed** network provider at **www.eyemedvisioncare.com/unum.**

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

	IN-NETWORK	OUT-OF-NETWORK REIMBURSMENTS
Frequency of Exam/Lenses/Frames	12/12/24 Months	
Exams	$10	Up to $40
Lenses (Single/Bifocal/Trifocal/Lenticular)	$25 Copay	Up to $30 Up to$50 Up to $70
Frames	$130 Allowance	Up to $91
Contacts (Medically Necessary/Elective)	100%/Up to $150	Up to $210/Up to $150
Laser Vision Correction	Discounts available with in-network providers	

	BI-WEEKLY PAYCHECK DEDUCTIONS
	EMPLOYEE
Employee Only	$2.41
Employee + Spouse	$4.83
Employee + Child(ren)	$5.07
Employee + Family	$7.06



DO I NEED AN ANNUAL EYE EXAM IF I HAVE PERFECT VISION?

Your eyes are your windows to the world. They are also your eye doctor's windows into your body. Just by looking in your eyes, a doctor can find warning signs of serious diseases and conditions like high blood pressure, high cholesterol, thyroid diseases, and certain types of cancer. In fact, eye doctors are frequently the first to detect signs of abnormal health conditions.

SUPPLEMENTAL MEDICAL BENEFITS

Clarion provides you the option to purchase accident insurance and/or critical illness insurance and/or hospital insurance through **Unum.** The amount you pay for these plans is deducted from your paycheck on a post-tax basis. This ensures that any payments you receive are not taxed. Learn more about the accident, critical illness and hospital plans at **www.unum.com**

KEY FEATURES OF ALL SUPPLEMENTAL MEDICAL PLANS:

- You can use the money for whatever you would like
- Benefits are not taxed
- It does not matter what medical plan you have

Health screening benefit: $50 cash for completing an annual wellness exam or other preventive screenings

ACCIDENT INSURANCE

Accident insurance is a policy that can help you pay expenses that may follow a non-work-related accident, including out-of-pocket health care costs.

The amount you receive is based on your injuries, services provided and treatment.

The payments are made directly to you, so you can use the money however it's needed, whether it's to cover co-pays, deductibles or personal expenses that your medical plan doesn't cover.

CRITICAL ILLNESS INSURANCE

Critical illness insurance is a policy that provides a lump-sum, cash benefit if you are diagnosed with a covered illness (e.g., heart attack, stroke, cancer). These diagnoses can cause significant financial burden, especially if you are unable to work while receiving treatment. You can use the money you receive however you would like, including to help you pay your mortgage, pay your deductible, seek experimental treatment, or for any other expenses. The benefit amount you receive is based on the level of coverage you purchase. You may also purchase coverage for your spouse and/or dependent children.

Coverage Option:

- Employee or Spouse: **$10,000**.

HOSPITAL INSURANCE

Hospital insurance helps you and your family members cope with the financial impacts of a hospitalization.

You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth.

Other benefits available include daily confinement, ICU confinement, emergency room and others.

Lump-sum benefit can be used to pay for the direct and indirect costs of a covered hospitalization, such as:

- Deductibles and co-pays
- Transportation
- Childcare



LIFE AND AD&D INSURANCE

Life and accidental death and dismemberment (AD&D) insurance provides financial protection for those who depend on you for financial support. Upon your death, your designated beneficiary will receive the life benefit. If you die as the result of an accident, your beneficiary will receive both the life and AD&D benefits.



BASIC LIFE AND AD&D INSURANCE

Clarion provides you with basic life and AD&D insurance at no cost to you.

Benefit Amount	
Employee	$50,000
Spouse	$25,000
Child(ren)	$10,000

DESIGNATE A BENEFICIARY

In the event of your death, UNUM would pay your Life and/or AD&D policy to your beneficiaries. Designate your beneficiary for your Basic Life and AD&D insurance, as well as any Voluntary Life insurance. You may change this designation at any time.

EVIDENCE OF INSURABILITY

If you purchase Life and AD&D insurance for yourself or your spouse and/or children when you are first eligible to enroll, you may purchase up to the guaranteed issue amounts without completing a statement of health (evidence of insurability). If you do not enroll when first eligible and choose to enroll during a future open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by UNUM.

VOLUNTARY LIFE AND AD&D INSURANCE

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. **Clarion** provides you the option to purchase voluntary life and AD&D insurance at group rates through UNUM. You may also purchase voluntary coverage for your spouse and eligible children.

Benefit Option		Guaranteed Issue[1]
Employee	$10,000 increments up to 5x annual salary or a maximum of $500,000	$100,000
Spouse	$5,000 increments up to $100,000, not to exceed 50% of employee's benefit amount	$25,000
Child(ren)	Flat $10,000	$10,000

1. During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

DISABILITY INSURANCE

Clarion provides short-term disability and long-term disability insurance through **Unum.** This ensures that any benefit payments you receive are not taxed.



SHORT-TERM DISABILITY INSURANCE

Short-term disability (STD) insurance allows you to continue earning a portion of your salary if you are unable to work due to an illness or injury.

- Unpaid Waiting Period: **7 days**
- Benefit continues for up to **25 weeks**
- Benefit amount: **60% of salary up to a maximum of $1,000 per week**

LONG-TERM DISABILITY INSURANCE

If you are not able to return to work after the short-term disability benefit period ends, you may be eligible for long-term disability, which provides additional salary continuation.

- Unpaid Waiting Period: **180 days**
- Benefit amount: **60% of salary up to a maximum of $6,000 per month**

SHORT-TERM DISABILITY (STD)		LONG-TERM DISABILITY (LTD)
Week 1 Unpaid waiting period (PTO use is optional)	**Week 2 – Up to 24 Weeks** Pays 60% of base earnings Up to $1,000 weekly maximum	**Week 25 – Up to Retirement Age** Pays 60% of base earnings Up to $6,000 monthly maximum

If you need to file a claim, please contact your HRBP for assistance.

EMPLOYEE ASSISTANCE PROGRAM

Clarion provides you and your household family members with an Employee Assistance Program (EAP) at no cost to you through Unum. The EAP is a valuable resource that can help you identify and resolve many workplace, family, social, economic, and mental health issues.

Help, when you need it most

With your Employee Assistance Program and work-life balance services, confidential assistance is as close as your phone or computer.

Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor* who can help you.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief, loss
- Job stress, work conflicts
- Family, parenting problems
- And more

Work-life balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our work-life Specialists can answer your questions and help you find resources in your community.

Ask our work-life Specialists about:

- Childcare
- Elder care
- Financial services, debt management, credit report issues
- Identity theft
- Legal questions**
- Even reducing your medical/dental bills
- And more

Who is covered?

EAP services are available to all eligible partners and employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver* — helps you save on medical bills

Help is easy to access:

Phone support: 1-800-854-1446
Online support: unum.com/lifebalance

In-person: You can get up to three visits available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

*The counselors must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.
**State mandated limitations apply for work-life balance employee assistance program services in WA.

EMPLOYEE ASSISTANCE PROGRAM

Check out your FREE Personalized Legal Center!

Your Health Advocate EAP: Life & Work site features a Personalized Legal Center with state-specific templates and instructions to create wills, powers of attorney, estate planning and more, as well as a legal library.

- Wills
- Living Trusts
- Personal Service Agreements
- Promissory Notes
- Copyright & Trademark

- Power of Attorney
- Landlord/Tenant Agreement
- Name Change
- Incorporation
- Premarital Agreements

Create a legal form or document instantly and prepare it for printing. Educational content, definitions, and help prompts are available for each form or document.

Your documents can be stored on a secure server and are accessible 24/7 via a unique username and password.

State-mandated limitations for legal services in WA apply.

How To Get Started

- Log onto your member website at:
- Click EAP: Life and Work at the top of the screen
- Select “Personalized Legal Center”
- See the other side to learn how it works



LEGAL AND IDENTITY THEFT PROTECTION

Clarion has partnered with LegalShield and IDShield to provide the legal and identity theft protection you and your family need and deserve.

LegalShield Coverage Includes:

- Includes you and your spouse
- Legal consultation and advice
- Court representation
- Dedicated provider law firm
- Legal document preparation and review
- Will preparation
- Letters and phone calls made on your behalf
- Speeding ticket assistance
- 24/7 emergency legal access

BI-WEEKLY COST	
Employee	$9.27

IDShield Coverage Includes:

- Identity consultation and advice
- Dedicated licensed private investigators
- Identity, credit, and financial account monitoring
- Child monitoring (family plan only)
- Full-service identity restoration
- Real-time alerts
- 24/7 emergency legal access
- Social media monitoring and online privacy reputation management

BI-WEEKLY COST	
Employee	$2.67
Family	$4.94

LegalShield and IDShield Bundle BI-WEEKLY COST	
Employee	$11.49
Family	$13.29

LEGAL AND IDENTITY THEFT PROTECTION

Create Your Account

Legal and identity theft protection is just a tap away.

Always Connected. Always Protected.

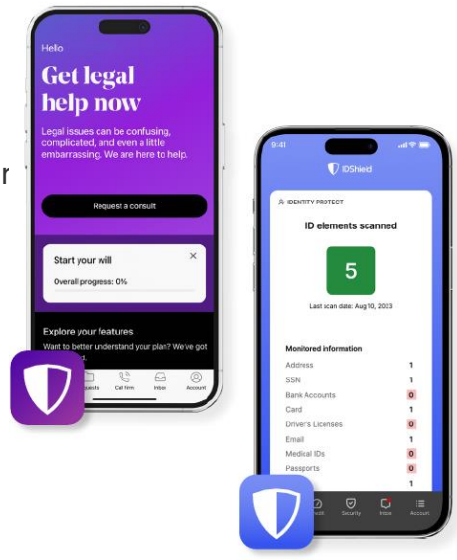
Follow these steps to create your LegalShield account.

1. **CREATE** your account at access.legalshield.com.
2. **ENTER** in your provided member number.
3. **DOWNLOAD** the LegalShield mobile app and use your account username and password to log in. Request a legal consultation, upload speeding tickets and other legal documents for review and more!

Follow the steps to setup your IDShield account.

Identity theft services are powered by IDShield.

1. **SELECT** IDShield from your member portal.
2. **ADD** the personal information you want to monitor
3. **DOWNLOAD** the IDShield mobile app.



If you have questions about setting up your account, please call or email Customer Care at 888-807-0407 or membersupport@legalshieldcorp.com. Customer Care is available 7 a.m. - 7 p.m. CT, Monday-Friday.

PET INSURANCE PROGRAM

Clarion offers a voluntary pet insurance solution to employees from Wishbone. Nobody wants to imagine their pet getting sick or injured, but when it comes to your pet's health, it's best to expect the unexpected.



Wishbone is accepted at any vet in the U.S., including emergency hospitals. Our simple online claims process means you get your money back fast, whether it's for routine care or an accident.

To obtain a quote and enroll please visit:
www.wishboneinsurance.com/clarionhomeservicesgroup

Available Wishbone Plans

Wishbone offers different plan options to fit your budget. Enroll in both for maximum benefits.

Accident & Illness Plan - *For the unexpected*
Rates based on your pet's age, breed & ZIP code

Up to 90% reimbursement
$250 deductible
$10,000 annual limit
Includes 24/7 pet telehealth

Wellness Plan - *For regular routine visits*
Reimbursements are based on a schedule of benefits outlined during enrollment

Essential Plan
Up to $300 in coverage
$14 per month

Premium Plan
Up to $575 in coverage
$23 per month

Pet Benefit Solutions
help@wishboneinsurance.com
(800) 887-5708

401(K) FINANCIAL ADVISOR

The best time to start saving for retirement is yesterday… The second-best time to start saving is today!

INVEST IN YOUR FUTURE WITH 401(K)

WHAT IS 401(k)?

- Traditional 401(k): Tax break today, funds are taxable in retirement.
- Roth: Forego tax break today, funds are tax-free in retirement.

EMPLOYER MATCH:

Clarion offers a generous company match. You are immediately vested in your contributions and the employer match.

- Clarion matches 100% of the first 3% you contribute and 50% of the next 2% you contribute.
- If you contribute 5%, Clarion will contribute 4%.

ENROLLMENT INFORMATION COMING ON 12/1/2026

- Username: Full SSN
- Password: Date of Birth (MMDDYYYY)
- **https://secure.ascensus.com/login/Participant**

MORE INFORMATION

- Need assistance with a rollover or investment options? Contact one of our financial advisors free of charge at Prime Financial.
- Matt Peterson: (913) 491-6226 – **mpeterson@primefinancial.com**
- Payton Thielmann: (913) 491-6226 – **pthielmann@primefinancial.com**



Clarion
HOME SERVICES GRP.



Your Financial Questions, Answered

Got a question about money? We are your new retirement plan advisors here to help you make sense of your money and work towards your financial goals. The team at Prime Capital Financial is now a FREE resource for anything with a dollar sign in your life – from the 401(k) to budgeting for life's big moments. We're here to help make your hard-earned money work harder for you.

Here are some of the most common things we help people with:

- 401K Investments and Strategy
- Retirement Projections
- Budgeting
- Debt Management
- College Savings for kids
- Estate Planning Basics

Our team will be coming out to visit you in person over the next few months to help you get on the path to financial success. You'll see invites from us to access our free financial webinars. Don't feel like you must wait for us when something financial crosses your mind.



Matt Peterson, CPFA
mpeterson@primefinancial.com
913.491.6226



Payton Thielmann
pthielmann@primefinancial.com
913.491.6226

Click Here or Scan the QR Code to Watch an Introduction from Your New Advisors:

Advisory products and services offered by Investment Adviser Representatives through Prime Capital Investment Advisors, LLC ("PCIA"), a federally registered investment adviser. PCIA: 6201 College Blvd., Suite#150, Overland Park, KS 66211. PCIA doing business as Prime Capital Financial | Wealth | Retirement | Wellness | Family Office. Prime Capital Financial and Clarion Home Services GRP are separate and not affiliated.

Prime Capital RETIREMENT

TIME OFF

Below is an overview of the Time Off Plans included in your full-time employment with **Clarion**. See the Company Handbook for additional plan details.

VACATION

While work makes up a large portion of an associate's life, we believe that a balance between work and personal time is essential to maintaining quality performance. Vacation hours are granted in recognition of accrued service so that associates may be free from regular duties to enjoy a period of rest and relaxation. We believe that time away from work is necessary and should be taken.

YEARS OF SERVICE	HOURS ACCRUED BI-WEEKLY	TIME PER YEAR EARNED
0 to 3 Years	3.08 hours	2 weeks/80 hours
4 to 9 Years	4.62 hours	3 weeks/120 hours
10+ Years	6.15 hours	4 weeks/160 hours

UNPAID PERSONAL TIME

Unpaid Personal Time is designed for reasonable personal sickness, family sickness and personal activities. This time will not roll over each calendar year. If the personal time is not used by December 31, it will be forfeited.

Clarion will grant each associate with 32 hours of Personal Time to be used during that calendar year. The personal time will be prorated based on date of hire.

DATE OF HIRE	PERSONAL TIME HOURS
January 1 – March 31	32 hours
April 1 – June 30	24 hours
July 1 – September 30	16 hours
October 1 – December 31	8 hours

HOLIDAYS

Clarion observes the following nine holidays, which includes three (3) floating holidays. All full-time associates are eligible for holiday pay upon hire.

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day
- 3 Floating Holidays to celebrate important events in your life (prorated based on hire date)



RESOURCES AND CONTACT INFORMATION

BENEFIT GUIDE WEBSITE: https://employeebenefitgui.wixsite.com/clarion

BENEFIT	CARRIER CONTACT	INFORMATION
Medical	www.umr.com	• Find a provider, review benefits and claims • ID cards: 1. Visit UMR.com 2. Click "I am a member" 3. "Create an Account" 4. Use your SSN and register and the Group #76417370.
	www.savvos.com/clarion/search 801-375-0664 Email: support@savvos.com	• Schedule surgeries, imaging and more
Telemedicine	www.teladochealth.com	• Book an appointment
Dental	www.unumdentalcare.com 888-400-9304	• Find a provider • Review benefits and claims • ID cards are mailed and can be pulled from online portal
Vision	www.eyemedvisioncare.com/unum 888-400-9304	• Find a doctor, review benefits and claims • ID cards are mailed and can be pulled from online portal
Voluntary benefits Life and AD&D Disability	https://login.unum.com/?PID=5 866-679-3054	• Review benefits • File claims and check status
Employee Assistance Program	www.unum.com/lifebalance 800-854-1446	• Phone consultation • Schedule an appointment
LEGAL SERVICES	www.shieldbenefits.com/svburton/overview 888-807-0407 Email: membersupport@legalshieldcorp.com	• Account Setup • Questions regarding app
401(k)	Matt Peterson 913-491-6226 mpeterson@primefinancial.com	• See page 21-23 for details
Human Resources	If you have a question, contact your Human Resources Business Partner. Their contact information can be found under the "Company News" section of Paycor.	

ANNUAL NOTICES

Each year, employers that offer health care benefit plans are required to provide specific state and federal notices to employees regardless of their participation in the benefit plans offered. Electronic versions of these notices may be found on **https://employeebenefitgui.wixsite.com/clarion**