

2025-2026 Benefit Guide

June 1, 2025 – May 31, 2026



Your Journey to
Wellness Begins Here!

Welcome

We're glad you're here. At NAPA, we know our people are our driving force, and we're committed to providing benefits that support your health, financial security, and overall well-being. This guide outlines the benefits available to you. During onboarding, HR will walk you through all the details during your benefits presentation. For full plan information, refer to the summary plan descriptions (SPDs) available on the ADP homepage, the Benefits website, or in the forms library on the NAPA app. If you have questions at any time, reach out to our HR team. We are here to help!

Enrollment & Eligibility Information

Employee Eligibility:

Employees are eligible to participate in NAPA's insurance plans if they are full-time and working a minimum of 30 hours per week.

Dependent Eligibility:

Because NAPA's benefits are offered a la carte, employees have the flexibility to choose which plans they'd like to enroll in, either for themselves only or for themselves and eligible family members.

Eligible family members include:

- Spouse: Legally married spouse. **Refer to cost of benefits for more information about Spouse eligibility for NAPA's Medical Plan.**
- Child(ren): Biological children, stepchildren, adopted children or children under the employee's legal custody under 26. Disabled children age 26 or older who meet certain criteria.

New Hire Eligibility:

Coverage begins on the 90th day of employment. If you fail to enroll on time, you will NOT have benefit coverage. If you need health coverage before your NAPA benefits take effect, several temporary insurance options are available. See below for more information.

Life Events Eligibility

Due to IRS regulations, elections cannot be changed until the next annual Open Enrollment period, unless there is a Qualifying Life Event (QLE).

The following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse or child
- You lose coverage under your spouse's plan
- You gain access to state coverage under Medicaid or CHIP

To make a change, employees must contact Human Resources within 30 days of the QLE. If you miss the 30-day window, you'll need to wait until Open Enrollment to make changes.

WHAT'S INSIDE

- Interim Health Insurance Options
- Medical
- Prescription
- Medical Value Added Solutions
- Dental and Vision
- Voluntary Benefits
- Life and AD&D Insurance
- Disability Insurance
- 401 (k) Retirement Program
- 24/7: Employee Assistance Program
- Cost of Benefits
- Accessing Your Benefit Information
- Valuable Extras
- Contact Information



WHAT YOU NEED TO KNOW

- New Hires have 90 days from their start date to complete their benefit enrollment.
- Any other benefit changes can only be made if there is a Qualifying Life Event or during Annual Open Enrollment which takes place each May.

Interim Health Insurance Options

Resources for Coverage During the 90-day waiting period

The list below outlines potential resources, but other options may be available depending on your individual circumstances

Marketplace (Affordable Care Act – ACA) Plans

You may qualify for a Special Enrollment Period if you've recently lost coverage from a previous job. Coverage options vary by state.

Explore plans and check eligibility at: www.healthcare.gov

COBRA Continuation Coverage

If you were previously enrolled in health insurance through a former employer, you may be eligible to continue that same coverage for up to 18 months through COBRA. Simply contact your previous employer's HR department for eligibility and enrollment details.

Prescription Discount Programs

If you need help affording medications, the following services offer discounts and coupons that can be used without insurance:

GoodRx: www.goodrx.com

SingleCare: www.singlecare.com

NeedyMeds: www.needymeds.org

Medicaid

Medicaid provides low or no-cost health coverage based on income and size of household.

Apply or check eligibility at: www.medicaid.gov

Federally Qualified Health Center (FQHC)

These community-based health centers offer primary care services on a sliding fee scale to individuals who are uninsured or underinsured.

Find a clinic near you: <https://findahealthcenter.hrsa.gov>



Medical

Plan Details

- The plan pays the full cost of qualified in-network preventive health care services. To see a list of covered services visit: <https://www.healthcare.gov/coverage/preventive-care-benefits/>
- This plan covers some items and services even if you haven't met the deductible amount. But a copayment or coinsurance may apply. For example, if you go to your primary care physician to treat an illness.
- If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of the deductible expenses paid by all family members meets the overall family deductible (\$4,000).
- Once you meet the deductible, you pay a percentage of certain health care expenses (20% coinsurance) and the plan pays the rest (80%).
- Once your deductible, copays and coinsurance add up to the out-of-pocket maximum, the plan pays the full cost of all qualified health care services for the rest of the year.

Benefit Definitions

- **Deductible:** The amount you pay out of pocket for covered medical services before the plan begins to share in the cost.
- **Copay:** A set dollar amount you pay at the time for service for specific healthcare services, like doctor visits, urgent care, or prescriptions.
- **Coinsurance:** The percentage of the cost you are responsible for after meeting your deductible.

Plan Year: June 1- May 31	In- Network
Deductible	
Individual / Family	\$2,000 / \$4,000
Co-Insurance	
Plan Paid / Patient Paid	80% / 20%
Out-of-Pocket Maximum (Includes Deductible, Coinsurance, Copay, Rx)	
Individual / Family	\$7,150 / \$14,300
Routine Preventative Care	
Office Visit	Covered 100%
Lab, X-ray, other preventative tests outlined in SPD	Covered 100%
Physician Office Visit Sickness & Injury	
Primary Care	\$20 Copay
Specialist, Chiropractic, Physical Therapy	\$40 Copay
Virtual Care (First Stop Health)	Covered 100 %
Outpatient Diagnostics (lab/X-ray)	Deductible + 20%
Hospital Services, Urgent Care	
Urgent Care	\$40 Copay
Emergency Room	\$150 Copay
Complex Imaging	Deductible + 20%
Ambulance	Deductible + 20%
Inpatient Hospital Stay	Deductible + 20%
Outpatient Surgery	Deductible + 20%

If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount. Co-insurance percentages and copay amounts shown in the table represent what the member is responsible to pay.

Medical Value-Added Services

Prescription

Our health insurance and prescription plan is bundled. Our prescription plan is administered through True Rx. For high cost or specialty prescriptions, NAPA has partnered with SHARx. Prescriptions obtained through this service could be Free for you and your dependents. If a prescription qualifies, SHARx will reach out to you directly.

Prescription Drugs (Tier 1 / Tier 2 / Tier 3 / Tier 4)	
Retail Pharmacy (30-day supply)	\$4 / \$20 / \$40 / \$70
Mail Order (90-day supply)	\$8 / \$40 / \$80 / \$140
Specialty Drugs	Deductible, then 20% coinsurance

Save on Imaging Costs with KIS

KIS, now part of Valenz Health, is the nation’s largest direct-contracting imaging network. With access to over 2,600 providers across the country, KIS offers a full range of imaging services, including MRI, CT, and PET scans.

When your doctor orders a non-emergency MRI, CT, or PET scan, they typically refer you to a hospital or imaging center they’re affiliated with. However, these locations aren’t always the most affordable option. You have the right to choose where your imaging is done and that choice can make a significant difference in cost. **To get started, call 888-458-8746**

Modern Diabetes Management, at NO cost to you

Imagine 360 and Livongo helps you stay on top of your health. Program Benefits: An Advanced blood glucose meter, unlimited strips and lancets, personalized insights and guidance on healthy habits. This program is offered at NO cost to members and dependents that coverage through the medical plan. Text “Go MYPLAN” to 85240 or call (800)945-4355 and use the registration code “myplan” to learn more and join.

24/7: Virtual Care with First Stop Health

Available at **no cost** to medically enrolled employees and their covered dependents (*prescriptions costs not included*).

Talk to a Doctor Anytime, Anywhere

First Stop Health provides confidential telemedicine services 24/7. You can speak with a licensed doctor by phone or video for help with minor illnesses, injuries, and prescriptions, all from the comfort of your home.

- Fast, convenient care around the clock
- Available to you and your covered dependents
- Doctors can provide school sick notes when appropriate

Mental Health Counseling at Your Fingertips

You don’t have to go through tough times alone. First Stop Health also offers virtual mental health counseling with licensed professionals, available by phone or video.

Counselors can help with:

- Anxiety
- Depression
- Marital/Relationship
- Substance Use
- Work/Life Stress
- Grief and Loss



To get started, call 888-691-7867, visit fshealth.com, or scan to download the First Stop Health App.

Maternity Management

Provides expecting mothers with the guidance and support needed for a healthy pregnancy. Offered at no cost to you. This voluntary, confidential program ensures you have everything you need and a maternity registered nurse to guide you during your pregnancy including health and well being assessments, custom nutrition and workout plans, guidance to minimize your healthcare expenses and educational materials with pregnancy best practices. To enroll, simply call 1-800-827-7223.

Dental and Vision

Delta Dental PPO

NAPA offers two Delta Dental plan options so you can get the coverage that best fits. Both plans provide two exams and cleanings each year; as well as coverage for a range of services. You will maximize benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Delta Dental PPO network.

If your spouse has dental coverage through another plan, you and your dependents may be eligible for dual coverage. In most cases, the two plans will coordinate benefits which may lower your out-of-pocket costs.

To find an in-network provider, visit deltadentalins.com



Dental Plan		
	Tier 1	Tier 2
Calendar Year Deductible		
Individual	\$50 excludes preventative services	\$50 excludes preventative services
Family	\$200 excludes preventative services	\$200 excludes preventative services
Benefit Maximum (per plan year; preventative, basic, and major services combined)		
Per Individual	\$1,000	\$1,500
Covered Services		
Preventative Services Exams, cleanings, x-rays	No charge	No charge
Basic Services Fillings, simple extractions, periodontics, root canals, etc.	You pay 20%	You pay 20%
Major Services Crowns, dentures, bridges, implants, etc.	You pay 50%	You pay 50%
Orthodontic Services	Maximum \$1,000 (Lifetime)	Maximum \$1,000 (Lifetime)

Davis Vision, Administered by Highmark Blue Shield

NAPA offers the Davis Vision, vision plan administered through Highmark Blue Shield. This plan includes benefits for eye exams, lenses, frames and contact lenses. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Highmark Blue Shield network. To find an in-network provider, please visit www.davisvision.com.

Vision Plan	Frequency	In Network
Eye Exam	Once every 12 months	No charge
Lenses	Once every 12 months	No charge
Frames	Once every 24 months	Fashion level- No charge Designer level- \$20 copay Premier level- \$40 copay
Contact Lenses (in lieu of eyeglass lenses)	Once every 12 months	No charge

Coinurance percentages shown in both charts represent what the member is responsible for paying. If you use an out-of-network provider, you will be responsible for any charges above the allowed amount.

Voluntary Benefits

Customize Your Coverage with Voluntary Benefits

Our core benefit plans are designed to support your health and well-being, but you also have the option to enhance your coverage with voluntary benefits through Symetra and Trustmark. These voluntary benefits help safeguard your finances in the event of the unexpected. If you experience a covered injury, illness, or hospital stay, these plans pay a lump-sum benefit directly to you—not to a doctor or hospital. You can use the funds however you choose, whether it's for medical bills, household expenses, or other personal needs. Voluntary benefits are a way to help protect your income and savings from the financial impact of life's unexpected events. Additional details:

- Coverage is available for you, your spouse, and your dependents.
- You must enroll within your first 90 days of eligibility.
- Premiums are paid by you through convenient payroll deductions at group rates.
- These benefits are completely optional.
- Convenient, user-friendly website that allows you to securely access & manage your Symetra benefits anywhere, at any time.

Trustmark Life + Care Insurance

This is a two-in-one coverage: get both permanent life insurance (death benefit) and care benefits for one affordable rate. This plan adjusts to your changing needs. During your working years, you are likely to need the most life insurance protection for those who depend on you. And later in life, you are more likely to need care benefits to help pay for caregiving services. It provides you with the highest benefits at the times in your life when you need them most. Benefits can help with the cost of care when the time comes, so you can avoid depleting your retirement savings or overburdening family members. Coverage is available on a guaranteed issue basis- no medical questions asked, and you can't be turned down up to benefit limit amounts. Once you have this coverage, your rate doesn't increase as you get older.

Accident Insurance

Accident Insurance pays you a lump sum if you or a covered family member experiences a qualifying injury due to an accident. (e.g., fractures, burns, dislocations, concussions). Out-of-pocket costs can add up quickly after an accident, even with health insurance. This coverage can help pay for medical bills, transportation, childcare, or every day expenses while you recover. This plan also provides a financial benefit when you and your family are proactive about health exams and assessments. If you have multiple coverages, Symetra will automatically cross-check to see if you're eligible for more than one benefit and will submit the claim on your behalf.

Hospital indemnity

Hospital indemnity insurance policy supplements your medical coverage and provides a cash benefit for hospital related fees you or an insured family member incurred due to hospitalization. This benefit can be used to pay out of pocket medical expenses, like deductibles, copays, or non-medical costs like your daily living expenses and cover unpaid time off work. This plan also provides a financial benefit when you and your family are proactive about health exams and assessments. If you have multiple coverages, Symetra will automatically cross-check to see if you're eligible for more than one benefit and will submit the claim on your behalf.

Critical Illness

You never know when you may experience a health challenge. An unexpected diagnosis usually leads to unexpected expenses. And many of these, such as additional needs for transportation, child care, help around the house and more aren't covered with your medical insurance. If you or a covered dependent are diagnosed with a covered condition after the policy is in effect, you'll receive a lump sum benefit payment based on the terms of the policy and the diagnosis. This benefit is paid to you regardless of any other insurance coverage you may have. The lump sum benefit is paid directly to you, so you can focus on your recovery, rather than your finances. If you or a covered dependent are later diagnosed with a second covered condition, you'll receive the full benefit amount for the condition.

Life and AD&D Insurance

Group Life Insurance

Ensure your loved ones have the financial protection they need if you pass away. Life insurance can help ensure they can continue to make student loan, car or mortgage payments, save for college or invest in their financial future. If you pass away while your policy is in effect, your beneficiaries will receive a lump-sum payment or your coverage amount.

Accidental Death and Dismemberment (AD&D)

AD&D insurance pays a benefit if you pass away or suffer a serious injury as a direct result of an accident. This coverage is offered as a supplement to life insurance. A lump sum would be paid to your beneficiary if you pass due to a covered accident. Partial benefits would be paid if you lost a limb, eyesight, hearing, or speech due to an accident. AD&D adds additional financial protection specifically for accidents. It can also help support you financially if you experience a covered accident and are left with permanent injury or disability.

Supplemental Life/AD&D (Employee-paid)

Did you know that 47% of Americans say they have put off purchasing life insurance they know they need? If you need more than the basic coverage, you may purchase additional coverage through Symetra for yourself and eligible family members. Group life insurance generally costs less than individually purchased insurance and premiums can be paid through convenient payroll deductions. If you pass away while your policy is in effect, your beneficiaries will receive a lump sum payment of your coverage amount.

	Benefit Option	Guaranteed Issue*
Employee	\$200,000 in increments of \$10,000 but no more than 5 times annual salary	5 times annual salary up to \$100,000
Spouse	100% of employee's benefit up to \$100,000	100% of employee's benefit up to \$25,000
Child(ren)	100% of employee's benefit	100% of employee's benefit up to \$10,000

Basic Life/AD&D (Company-paid)

NAPA pays 100% of full-time employee's basic life insurance/AD&D premium starting at 90 days of employment. All eligible employees are automatically enrolled and will be provided a form to indicate their beneficiaries.

Company Paid Basic Life/AD&D	
Employee	\$15,000
Spouse	\$5,000
Child(ren)	\$2,000

An enrollment form must be completed to enroll your spouse or children.

**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.*

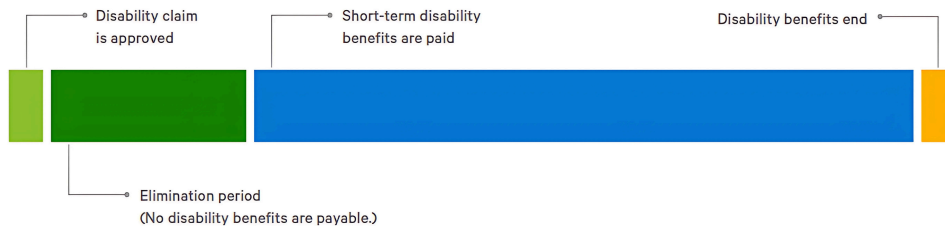
***If you have elected a coverage amount that requires an EOI (evidence of insurability) Form, please know that action is required on your part to complete the EOI form/process within 30 days of your benefit effective date. If you don't complete the EOI questionnaire, the benefit applied for will be reduced to the guaranteed issue amount or your last approved amount (if you did not have prior coverage and are not eligible for guaranteed issue coverage, your request will be withdrawn). You will have an opportunity to re-apply for coverage or an increase to your existing benefit amount at the next open enrollment period (provided you submit an EOI, and it is approved at that time).*

Disability Insurance

Disability Insurance provides benefits that replace part of your lost income when you are unable to work due to a covered injury or illness. No one plans on becoming disabled, but the truth is that a disabling injury or illness can happen to anyone. Short and Long term disability replaces a portion of your income when you're unable to work so you can focus on recovery and getting back on the job. All disability policies are subject to an elimination period and have a look back period of 3 months. Short Term Disability is often used as a benefit for maternity leave.

Voluntary Short-Term Disability	
Benefit Percentage	40% or 60% of your before-tax weekly earnings, not to exceed the plan's maximum weekly benefit amount less other sources
Weekly Benefit Maximum	\$1,500
When Benefits Begin	On the 15th day of your disabling injury or illness
Maximum Benefit Duration	24 weeks

Disability elimination period and benefit payments timeline



****Anything treated or diagnosed in the 3 months prior to the effective date of coverage, would not be covered for the first 6 months of the policy.**

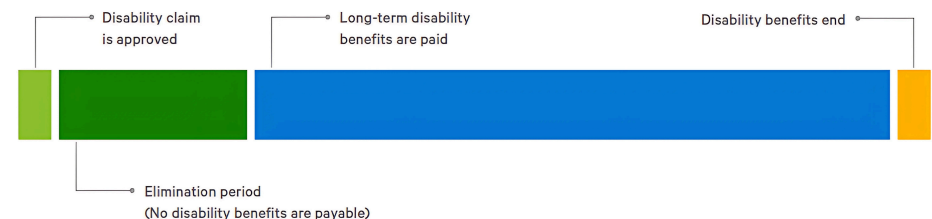
***During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.**

****If you have elected a coverage amount that requires an EOI (evidence of insurability) Form, please know that action is required on your part to complete the EOI form/process within 30 days of your benefit effective date. If you don't complete the EOI questionnaire, the benefit applied for will be reduced to the guaranteed issue amount or your last approved amount (if you did not have prior coverage and are not eligible for guaranteed issue coverage, your request will be withdrawn). You will have an opportunity to re-apply for coverage or an increase to your existing benefit amount at the next open enrollment period (provided you submit an EOI, and it is approved at that time).**

Voluntary Long-Term Disability	
Benefit Percentage	60% of your before-tax weekly earnings, not to exceed the plan's maximum monthly benefit amount less other sources
Weekly Benefit Maximum	\$5,000
When Benefits Begin	On the later of 180 calendar days after the onset of your disabling injury or illness or the date your short-term disability ends
Maximum Benefit Duration	If you become disabled prior to age 68, benefits are payable for two years. At age 68, benefits are payable to age 70. At age 69 (and older), benefits are payable for one year.

****Anything treated or diagnosed in the 3 months prior to the effective date of coverage, would not be covered for the first 12 months of the policy.**

Disability elimination period and benefit payments timeline



401(k) Retirement Program

The retirement years hold many possibilities. Whether you see yourself working less, starting a new career, enjoying hobbies or traveling, chances are you'll need to plan ahead and save. We all want financial security to afford to spend retirement as we choose. It's up to you to save for your future and the NAPA Transportation, Inc. Retirement Plan can help. You'll be automatically enrolled in the plan once if you're at least 21 years old and have completed six months of service.

Employees can contribute 1% to 90% and have the option to choose from traditional pre-tax 401(k) or Roth 401k options. Your contributions and any amounts you rolled into the plan, adjusted for gains and losses are always 100% yours. NAPA contributions are fully vested at 6 years.

You choose how to invest your savings. You may select from a variety of investments listed in the performance summary located in your Retirement Savings on ADP. This plan allows you to borrow from your savings, as well as withdrawals (including distributions, rollover, and hardship) subject to plan rules.

Call ADP Retirement Services at 866-695-7526 for more information.



24/7: Employee Assistance Program

When life gets tough, it's helpful to have someone in your corner to listen, offer advice and point you in the right direction for additional help.

All employees and eligible family members can call to speak with a financial planner or attorney, or meet face-to-face with a counselor for expert, confidential information and guidance. There is no cost to use the program. When talking on the phone, mention Symetra as NAPA's sponsor.

- **Confidential Counseling** for stress, anxiety, depression, credit problems, difficulty with children, grief and loss, substance abuses.
- **Financial Information and Resources** for getting out of debt, credit card problems, tax questions, retirement planning, estate planning.
- **Legal Support** for divorce and family law, debt and bankruptcy, landlord issues, civil and criminal actions, contracts.
- **Online Resources:** get trusted, professional information online about relationships, work, school children, wellness, legal or financial issues.

Call: 1-888-327-9573

Online: guidanceresources.com

Web ID: SYMETRA

Cost of Benefits

We know healthcare costs matter. That’s why NAPA works hard to keep premiums affordable while overing quality coverage. Our benefits are bench marked against other transportation companies and we’re proud to offer coverage that remains consistently more affordable for our employees. Across all coverage levels, NAPA’s employee premium contributions are lower than industry averages and in some cases, by more than 50%. Your contributions toward the cost of benefits are automatically deducted from your weekly paycheck before taxes, beginning on your 90th day of employment. The amount depends on the plan(s) you select and if you choose to cover eligible family members.

Reminder, eligible family members include:

- **Spouse:** Legally married spouse. **For medical coverage**, spouses are only eligible to enroll if they do not have access to medical insurance through their own employer. A Spousal Verification Form must be completed and approved before medical coverage can take effect.
- **Child(ren):** Biological children, stepchildren, adopted children or children under the employee’s legal custody under 26. Disabled children age 26 or older who meet certain criteria.

Coverage Level	Medical	Vision	Dental Tier 1	Dental Tier 2
Employee Only	\$32.28	\$1.77	\$3.00	\$5.77
Employee + Eligible Spouse	\$75.27	\$3.64	\$6.00	\$11.54
Employee + Child(ren)	\$67.45	\$3.04	\$9.00	\$17.31
Family	\$110.45	\$4.91	\$9.00	\$17.31

Accessing Your Benefit Information

Once you become eligible for benefits, you'll receive an email containing:

- Complete plan details and group identification numbers
- Essential contact information for benefit support
- Step-by-step account setup instructions
- Provider search guidance

Access Anytime: All benefit information is also available 24/7 on NAPA’s Benefit Hub located on ADP homepage the Benefit Forms Library on NAPA mobile app.

Valuable Extras

Employee Education Assistance

Full-time employees with at least one year of service may be eligible for up to \$2,500 per calendar year in tuition reimbursement for approved, job- or career-related courses.

- Must be degree-seeking or career-advancing studies.
- Only tuition and lab fees are covered (books/supplies not included).
- Reimbursement requires proof of completion:
 - A or B = 100% reimbursed
 - C = 75% reimbursed
 - Below C = not reimbursed
- Submit grade report or completion certificate and reimbursement form to HR.
- Payment is issued within 14 business days of approval.

Continued Learning Partnership with SNHU

NAPA Transportation, Inc. and Southern New Hampshire University (SNHU) have partnered up to offer a 10% discount on tuition to NAPA employees and their families. Check out snhu.edu/program-finder to view their available programs, or snhu.edu/join to complete the interest form.

Exclusive Discounts with FunEx

Enjoy savings on entertainment, travel, and more through our partnership with FunEx. Discounts include:

- Theme parks (Disneyland, Universal, Six Flags)
- Movie and event tickets
- Water parks and attractions
- Rental cars, hotel deals, and more

Visit napatransportation.funex.com and log in or create an account with company code: **NAPATRAN**

Questions?: Call **949-367-1900**, email help@funex.com, or use live chat at www.funex.com

Planet Fitness Corporate Discount

NAPA Transportation employees and their families are eligible for discounted Planet Fitness memberships.

- Classic Membership: \$10/month
 - First month free
 - \$49 annual fee
 - No enrollment or commitment fees
- Black Card Membership: \$24.99/month
 - First month free
 - No annual, enrollment, or commitment fees

To enroll or learn more, contact: HR@napatran.com

Preferred Discounts with LifeMart

Enjoy savings on entertainment, travel, fitness, grocery and food delivery, electronics, and more through ADP. Now you can access discounts anywhere, anytime, with the new LifeMart App. In order to access the LifeMart app, you will need to create a LifeMart account on desktop or laptop.

The LifeMart App is the fast and easy way to:

- Get immediate discounts from brands you know
- Save your favorite offers in "My Deals"
- Browse deals on everything from cars to travel to day-to-day essentials
- Find thousands of local deals near you

Download the LifeMart App from the [Google Play Store](https://play.google.com/store/apps/details?id=com.adp.lifemart) or [Apple App Store](https://apps.apple.com/us/app/lifemart-app/id1444444444) and start saving today!

Valuable Extras

All employees, their spouses or domestic partner and dependents up to age 26 are considered to be eligible for Travel Assistance, Identity Theft Assistance & Beneficiary Assistance through Symetra at no additional cost upon their 90th day of employment.

For 24/7 access, call (978)651-9223.

24/7: Travel Assistance

Emergencies happen. When they happen far from home, it's comforting to know there's a team of multilingual professionals standing by to help. Travel Assistance through Symetra, offers a variety of 24/7 services in more than 180 countries and territories worldwide.

Travel Assistance features: Medical, mental health, dental and pharmacy referrals, 24/7 nurse help line, prescription replacement assistance, coordination of benefits and more.

Beneficiary Assistance

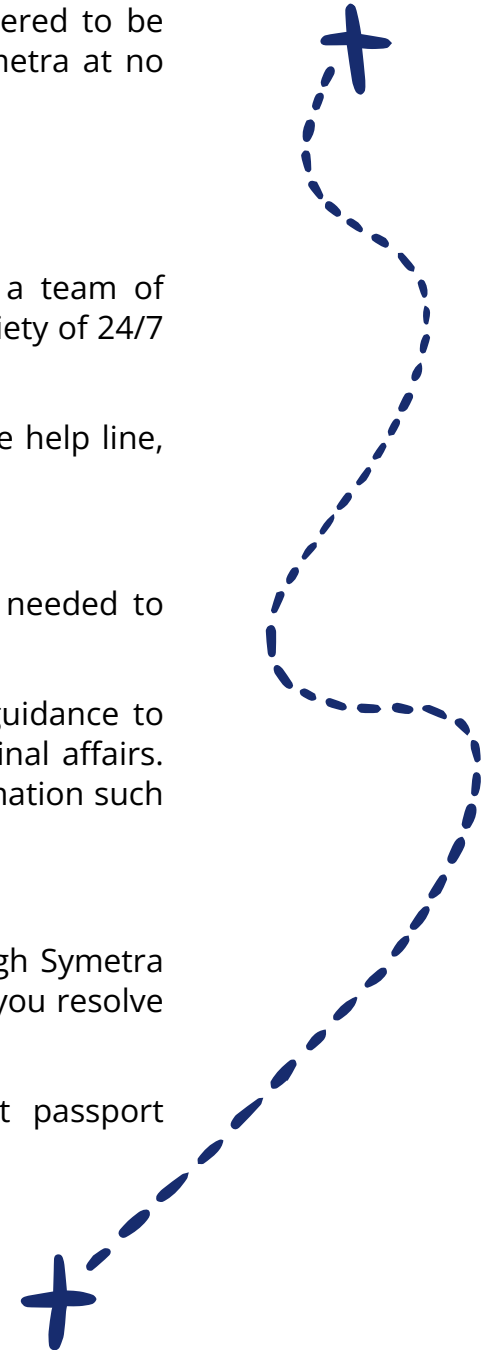
Managing a loved one's final affairs can be overwhelming. The amount of time and effort needed to process the loss and close the estate can make an already stressful time even more difficult.

Beneficiary Assistance through Symetra can offer some relief and provide compassionate guidance to help with paperwork, notifications and the time-consuming details managing a loved one's final affairs. Beneficiary Assistance features empathetic guidance to help answer questions, provide information such as funeral home referrals.

24/7: Identity Theft Assistance

Identity theft is rising concern, and it can happen to anyone. Identity Theft Assistance through Symetra offers you peace of mind by providing you with step-by-step coaching and assistance to help you resolve identity theft.

Identity Theft Features: Fraud assistance and credit review, lost wallet assistance, lost passport replacement, emergency cash advance assistance.



Contact Information

Coverage	Carrier	Phone #	Online Access
Medical	Imagine 360- Member Services	800-716-2852	mibenefits.imagine360.com
	Imagine 360- Nichole McElroy, NAPA's HR Support Associate	484-324-6957	NMcElroy@imagine360.com
	Modern Diabetes Management	800-945-4355	join.livongo.com/myplan/register
	Maternity Management	1-800-827-7223	
Imaging (MRI,CT, Pet Scan)	Valenz Health (formally KIS Imaging)	888-458-8746	
Prescription Drug	True Rx	866-921-4047	truerx.myrxplan.com
Virtual Care/ Mental Health	First Stop Health	888-691-7867	fshealth.com
Dental	Delta Dental	800-422-4234	deltadental.com
Vision	Davis Vision	800-999-5431	davisvision.com
Life + Care Insurance	Trustmark	866-813-7192 Ext. 3	myvb.trustmarkbenefits.com/login
Voluntary Benefits	Symetra	800-775-6000	https://benefits.symetra.com/BenefitsEmployeePortal/landing
Employee Assistance Program (EAP)	Symetra	1-888-327-9573	
Travel Assistance, Beneficiary Assistance and Identify Theft Assistance	Symetra	978-651-9223	
401 (k)	ADP Retirement Services	866-695-7526	my.adp.com/retirement

NAPA HR Team Contact Info: 717-920-9840 Option 7 | HR@napatran.com



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.
Annual Notices: ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.