

### An Overview of Employee Benefits



# WELCOME

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At InSite Real Estate, LLC, we are committed to providing you with a competitive, comprehensive benefit program that provides the care you and your family need to lead healthy, productive lives. Please review this guide carefully for highlights of our benefits and discuss your options with your family.

## Who is Eligible and When

Full-time employees working 30 hours or more per week. Benefits are effective on the first of the month following 30 days of employment. Children are eligible until age 26.

## Qualified Life Events

Elections you make at this time will remain in effect until our next Open Enrollment period. In addition, if you decline coverage for yourself and/or your dependent(s) when first becoming eligible, you must wait until the next Open Enrollment period to enroll. However, if you experience a qualified life event during the year, you may make changes to your elections at that time.

### Qualified life events include:

- **Change in status:** Marriage, divorce, legal separation, annulment, or death.
- **Change in number of dependents:** Birth, death, adoption/placement for adoption, or dependent reaching limiting age.
- **Change in employment status** of employee, dependent, or spouse that affects that individual's eligibility.
- **Change in employee, spouse or dependent coverage** on spouse's plan during spouse's Open Enrollment period.
- **Changes in entitlement** to Medicare, Medicaid, or State Children's Health Insurance Program (CHIP)\* for employee, dependent, or spouse.
- **Change in eligibility for group health plan premium assistance** under Medicaid or CHIP\* for employee, dependent, or spouse.

It is your responsibility to notify Workforce Management (WM) within 30 days of the event. If you fail to do so, you will not be able to enroll or make changes until the next Open Enrollment period. When you, your dependent(s) or your spouse become enrolled as a result of a qualified life event, coverage will be made effective retroactive to the date of the event. For more information, please contact WM.

*\*In such cases you have 60 days to notify WM of the event.*

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**Enroll through Paycor.  
If a qualified life event occurs,  
please contact  
Workforce Management.**



# INTRODUCTION

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## Our Employees Are Our Most Valuable Asset

InSite Real Estate, LLC is committed to providing a comprehensive employee benefit program that helps our employees stay healthy, feel secure, and maintain a work-life balance. Our benefits program is designed to provide you with access to benefit solutions that address your individual needs. Please read the enclosed information carefully and consider each product offering.

### Stay Healthy

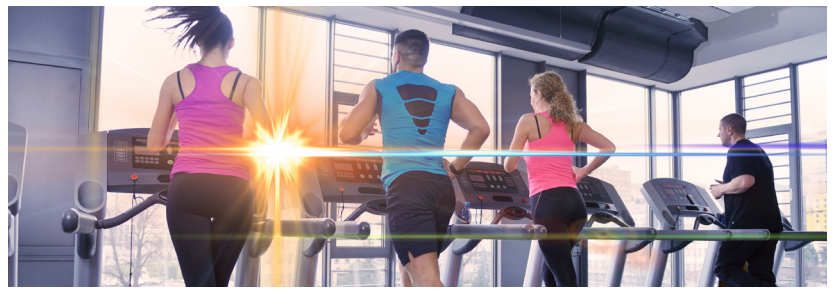
- Medical, Dental, and Vision Care
- Flexible Spending Accounts
- On-site Fitness Center
- On-site Yoga
- On-site Masseuse

### Feeling Secure

- 401(k) Savings Plan with 5% Match and Immediate Vesting and Financial Wellness Planning
- Employer Paid Long Term Disability Insurance
- Employer Paid Life and Accidental Death & Dismemberment Insurance
- Voluntary Benefits

### Work-Life Balance

- Vacation and Sick Time



# MEDICAL COVERAGE



## Blue Cross Blue Shield (BCBS)

We're proud to offer employees medical coverage that not only provides coverage for illness and injury, but also enables you and your family to focus on staying well. The following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary of Benefits and Coverage (SBC).

Key Medical Benefits	BCBS Blue Advantage HMO <sup>1</sup>	BluePrint PPO (MIBPP2040) PPO #1		BlueEdge HSA (MIEEA2070)		Blue Choice (MICOE2063) HSA			
	In-Network Only	In-Network	Out-of-Network <sup>1</sup>	In-Network	Out-of-Network <sup>1</sup>	Blue Choice Network	PPO Network	Out-of-Network <sup>1</sup>	
<b>Deductible</b> (per calendar year)									
Individual / Family	\$0 / \$0	\$1,000 / \$3,000	\$2,000 / \$6,000	\$3,500 / \$7,000	\$7,000 / \$14,000	\$3,100 / \$9,200	\$4,600 / \$13,800	\$9,200 / \$27,600	
<b>Out-of-Pocket Maximum</b> (per calendar year)									
Individual / Family	\$1,500 / \$3,000	\$2,000 / \$6,000	\$6,000 / \$18,000	\$5,800 / \$7,350	\$17,400 / \$22,050	\$3,100 / \$9,200	\$6,550 / \$14,000	\$19,650 / \$42,000	
<b>Covered Services</b>									
Office Visits (physician/specialist)	\$30 / \$50 copay	\$20 / \$40 copay	30%*	20%*	40%*	No charge*	20%*	40%*	
Routine Preventive Care	No charge	No charge	30%*	No charge	40%*	No charge	No charge	40%*	
Emergency Room	\$250 copay	\$150 copay		20%*		No charge*	No charge*	No charge*	
Urgent Care Facility	Primary Care: \$30 copay / Specialist: \$50 copay	10%*	30%*	20%*	40%*	No charge*	20%*	40%*	
Inpatient Hospital Stay	No charge	10%*	\$300 copay + 30%*	20%*	\$300 copay + 40%*	No charge*	20%*	40%*	
Outpatient Surgery	No charge	10%*	30%*	20%*	40%*	No charge*	20%*	40%*	
<b>Prescription Drugs Preferred Generic / Non-Preferred Generic / Preferred Brand / Non-Preferred Brand / Preferred Specialty / Non-Preferred Specialty</b>									
Retail Pharmacy (30-day supply)	\$0 / \$10 / \$50 / \$100 / \$150 / \$250	Preferred: \$0 / \$10 / \$50 / \$100 / \$150 / \$250 Non-Preferred: \$10 / \$20 / \$70 / \$120 / \$150 / \$250	50% of the eligible amount after applicable copay	Preferred: 10% / 10% / 20% / 30% / 40% / 50%, Non-Preferred: 20% / 20% / 30% / 40% / 40% / 50%	50% of the eligible amount after applicable copay	No charge*	No charge*	No charge*	
Mail Order (90-day supply)	\$0 / \$20 / \$100 / \$200 / N/A / N/A	\$0 / \$20 / \$100 / \$200 / N/A / N/A	N/A	Preferred: 10% / 10% / 20% / 30% / 40% / 50%, Non-Preferred: 20% / 20% / 30% / 40% / 40% / 50%	N/A	No charge*	No charge*	N/A	

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

\*Benefits with an asterisk ( \* ) require that the deductible be met before the Plan begins to pay.

To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the plan documents for full details.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

HSA Contribution Limit	2023
Employee Only	\$3,850
Family (employee + 1 or more)	\$7,750
Catch-up (age 55+)	\$1,000



## BCBS MOBILE APP

### Features:

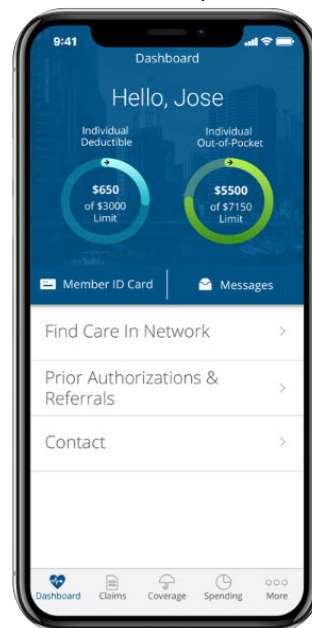
- Find an in-network doctor, hospital or urgent care facility, or search for Spanish-speaking doctors
- Access your claims, coverage, and deductible information
- Access your temporary digital member ID card
- Secure login with Face ID (iOS only) and Fingerprint ID
- Available for iPhone and Android users.

To download the app, text\* BCBSILAPP to 33633 or search for BCBSIL in the [Apple App Store](#) or [Google Play Store](#).

\*Messaging data rates apply



Available in Spanish



## SEARCH FOR DOCTORS OR HOSPITALS

When you register with BCBSIL you become a Blue Access Member (BAM).

As a BAM you have online access to health and wellness information, and as applicable to your plan, the ability to:

- Check the status of a claim and see your claims history
- Sign up to get claim status email alerts
- Confirm who in your family is covered under your plan
- View electronic documents
- Submit communication preferences
- Search for a doctor or hospital in the network
- Request a new member ID card or print a temporary ID card
- Make premium payments
- View alerts on ways to manage health costs and get estimates for medical services and prescription drugs
- Get estimates for medical services and prescription drugs
- Chat online with a representative

From the BCBSIL.com home page, click on 'Find A Doctor', select network, input your zip code, and search by Provider Name or Provider Type

Try it on your mobile phone!

You can also call Member Services at 800-892-2803



# VIRTUAL VISITS / TELEMEDICINE - MDLIVE

## Visit with an MDLIVE doctor remotely.

Care is available by online video, mobile app, or phone—24 hours a day, seven days a week.



## Meet MDLIVE

MDLIVE, an industry-leading virtual visits vendor, enables you to visit independently contracted MDLIVE board-certified doctors when you may need care. They can help diagnose and help treat non-emergency medical and pediatric conditions. Plus, they may even write and send prescriptions to a nearby pharmacy.

## Using Virtual Visits

You can have a virtual visit:

- Instead of going to the ER or urgent care for non-emergency visits
- If your doctor is booked
- While at home, work, or on vacation

Check your benefit book for availability and cost details or call the BCBSIL customer service number located on the back of your medical ID Card.

## MDLIVE Mobile App

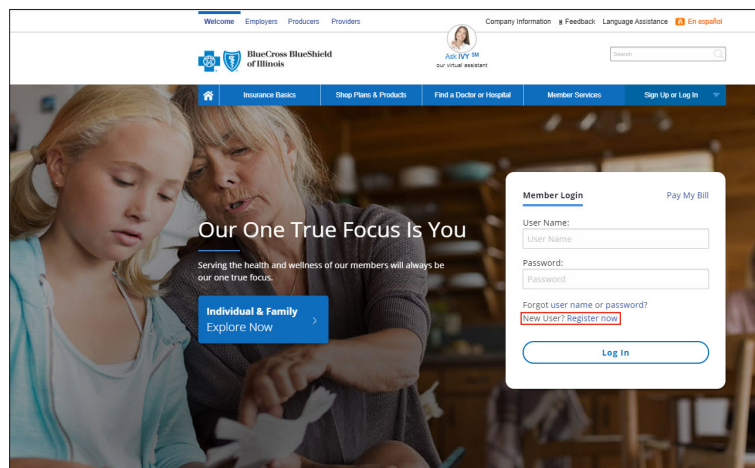
MDLIVE doctor visits can happen anytime, anywhere

To utilize the app, you have to register a new user account through the Blue Cross Blue Shield website.



To download the app, search for MDLIVE in the [Apple App Store](#) or [Google Play Store](#).

\*Messaging data rates apply



# DENTAL COVERAGE



## MetLife DPPO

This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the MetLife network.

The following is a high-level overview of the coverage available.

Key Dental Benefits	MetLife DPPO	
	In-Network	Out-of-Network <sup>1</sup>
<b>Deductible</b> (per calendar year)		
Individual / Family	\$50 / \$150	\$50 / \$150
<b>Benefit Maximum</b> (per calendar year; preventive, basic, and major services combined)		
Per Individual	\$2,250	\$2,250
<b>Covered Services</b>		
Preventive Services	No charge*	No charge*
Basic Services	10%*	20%*
Major Services	40%*	50%*
Orthodontia (Child Only)	50%* Ortho Lifetime Max: \$1,000	

Coinurance percentages shown in the above chart represent what the member is responsible for paying.

\*Benefits with an asterisk ( \* ) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

# VISION COVERAGE



## VSP Choice

The VSP Choice vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the VSP Choice network.

The following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10 copay	Reimbursed up to \$45
Materials Copay	\$25 copay	Amount varies
Lenses (once every 12 months) Single Vision Bifocal Trifocal	\$25 copay	Reimbursed up to \$30
		Reimbursed up to \$50
		Reimbursed up to \$65
Frames (once every 24 months)	\$130 allowance	Reimbursed up to \$70
Contact Lenses (once every 12 months; in lieu of glasses)	\$130 allowance	Reimbursed up to \$105



# FLEXIBLE SPENDING ACCOUNTS (FSA)

We provide you with an opportunity to participate in up to three different flexible spending accounts (FSAs) administered through Employee Benefits Corporation. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

## Health Care FSA

For 2023, you may contribute up to \$3,050 to cover qualified health care expenses incurred by you, your spouse, and your children up to age 26. Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental treatment
- Orthodontia
- Eye exams/eyeglasses
- Lasik eye surgery

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

## Limited-Purpose Health Care FSA (for HSA participants)

If you enroll in the HSA medical plan, you may only participate in a limited-purpose Health Care FSA. This type of FSA allows you to be reimbursed for eligible dental, orthodontia, and vision expenses while preserving your HSA funds for eligible medical expenses. Annual maximum is \$3,050.

## Dependent Care FSA

For 2023, you may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some eligible expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p503.pdf](http://www.irs.gov/pub/irs-pdf/p503.pdf).

## FSA RULES

### YOU MUST ENROLL EACH YEAR TO PARTICIPATE.

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

**Health Care FSA:** If you re-enroll at Open Enrollment, unused funds of up to \$610 from one year can carry over to the following year. Carryover funds will not count against or offset the amount that you can contribute annually. Unused funds over \$610 will **NOT** be returned to you or carried over to the following year.

**Dependent Care FSA:** Unused funds will NOT be returned to you or carried over to the following year.

Maximum contribution amount is established by the IRS and your employer each year. See plan document or details.



# LIFE AND AD&D INSURANCE

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death.

**Accidental Death and Dismemberment (AD&D) Insurance** provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable. Provided at no cost to you.

## Basic Life/AD&D (Company-paid)

Benefit Amount	2X annual salary up to maximum of \$350,000
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## Supplemental Life/AD&D (Employee-paid)

If you determine you need more than the basic life insurance coverage, you may purchase additional coverage for yourself and your eligible family members.

Benefit Option*		Guaranteed Issue <sup>1</sup>
Employee	\$10,000 increments; up to \$500,000	Age < 65: \$100,000 Age 65<70: \$50,000 Age 70+: \$10,000
Spouse	\$5,000 increments; up to \$250,000 (Not to exceed 100% of employee benefit amount)	Age < 65: \$25,000 Age 65<70: \$10,000 Age 70+: \$0
Child(ren)	\$2,000 increments; up to \$10,000	\$10,000

\* Refer to your Workplace Benefits Guide for rates.

<sup>1</sup> 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

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Voluntary Short-Term Disability - Provided at an affordable group rate through Guardian (Employee-paid)*	
Benefit Percentage	60%
Weekly Benefit Maximum	\$1,000
When Benefits Begin	After 7th day of disability
Maximum Benefit Duration	13 weeks

\* Refer to your Workplace Benefits Guide for rates.

Long-Term Disability (Company paid)	
Benefit Percentage	60%
Monthly Benefit Maximum	\$5,000
When Benefits Begin	After 90 days
Maximum Benefit Duration	To age 67 / Age Discrimination in Employment Act (ADEA)

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

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Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through Guardian-WorkLifeMatters.

**The EAP can help with the following issues, among others:**

- Mental health
- Relationships or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal or financial issues

**EAP Benefits**

- Assistance for you and your household members
- Up to three (3) in-person sessions with a counselor per issue, per year, per individual
- Unlimited toll-free phone access and online resources

## VALUABLE EXTRAS

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**We also offer the following additional benefits:**

• **Pet Insurance: ASPCA**

Your pet is like family, and deserves to be covered as one. You have the option of purchasing voluntary pet insurance to help cover the cost associated with veterinary care. You'll also have access to discounted rates.

Contact [www.aspcapetinsurance.com/insiterealestate](http://www.aspcapetinsurance.com/insiterealestate). Priority Code: EB20INSITE for more information.

• **BenefitHub**

BenefitHub offers access to exclusive discounts with over 10,000 brands including deals from your favorite local businesses. There are over 20 categories to search from which allows you to earn up to 20% cash-back rewards on nearly all vendors. Visit <https://insiterealestate.benefitHub.com> for more information.

• **Personal Lines**

For quotes on home, rental, auto, recreational vehicles, umbrella policies and other personal lines, contact HUB concierge. You can call 312-665-0379 or email [mypersonalinsurance@hubinternational.com](mailto:mypersonalinsurance@hubinternational.com).

• **Employee Referral Program**

\$3,000 awarded to an InSite employee who refers a new hire to the company, after the new employee completes 90 days of employment. Awards will be issued through payroll effective January 1, 2023.

## PERFORMANCE BONUS

Every employee is eligible for a year-end annual bonus based on meeting Job Description Performance Measures. If an employee satisfactorily meets these measures, 10% of their salary is earned. An "Extraordinary Performance" Bonus of 15% can be earned by (1) achieving Job Description Performance Bonus; and (2) creating income or operational value for the company that significantly exceeds the income or operational value produced if the job is performed to performance measures.

## Legal Services

In need of legal assistance? You have the option of enrolling in the voluntary legal plan, which offers access to both in- and out-of-network attorneys who can assist you with a range of legal, family and real estate matters, including wills and trusts, matrimonial, real estate, debt collection and family matters.

Plan Options		Employee Paid*
Option 1 - Legal Plan	Our standard base plan (ML4) that includes both Identity Management Services and an additional 4 hours of attorney time and service per year for non-covered, non-excluded matters.	\$22.50
Option 2 - Legal Plan plus Triple Bureau Credit Monitoring	Our standard base plan (ML4) that includes Identity Management Services, Triple Bureau Credit Monitoring and an additional 4 hours of attorney time and service per year for non-covered, non-excluded matters.	\$24.00
Option 3 - Legal Plan plus Divorce (20 hours)	Our standard base plan (ML4) that includes Identity Management Services, Divorce (20 hours) and an additional 4 hours of attorney time and service per year for non-covered, non-excluded matters.	\$24.00

\* Rate per Employee per Month - Covers Spouse and Dependents

Plan Features and Rates			
Money Matters	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Financial Education Workshops<sup>2</sup></li> <li>Identity Management Services<sup>3</sup></li> <li>Identity Theft Defense</li> </ul>	<ul style="list-style-type: none"> <li>Negotiations with Creditors</li> <li>Personal Bankruptcy</li> <li>Promissory Notes</li> <li>Tax Audit Representation</li> </ul>	<ul style="list-style-type: none"> <li>Tax Collection Defense</li> <li>Triple Bureau Credit Monitoring<sup>3</sup></li> </ul>
Home & Real Estate	<ul style="list-style-type: none"> <li>Boundary &amp; Title Disputes</li> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>Mortgages</li> <li>Property Tax Assessments</li> <li>Refinancing &amp; Home Equity Loan</li> <li>Sale or Purchase of Home</li> </ul>	<ul style="list-style-type: none"> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> <li>Zoning Applications</li> </ul>
Estate Planning	<ul style="list-style-type: none"> <li>Codicils</li> <li>Complex Wills</li> <li>Healthcare Proxies</li> </ul>	<ul style="list-style-type: none"> <li>Living Wills</li> <li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>Revocable &amp; Irrevocable Trusts</li> <li>Simple Wills</li> </ul>
Family & Personal	<ul style="list-style-type: none"> <li>Adoption</li> <li>Affidavits</li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Divorce (20 hours)</li> <li>Garnishment Defense</li> </ul>	<ul style="list-style-type: none"> <li>Guardianship</li> <li>Immigration Assistance</li> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Name Change</li> <li>Parental Responsibility Matters</li> </ul>	<ul style="list-style-type: none"> <li>Personal Properties Issues</li> <li>Prenuptial Agreement</li> <li>Protection from Domestic Violence</li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> </ul>
Civil Lawsuits	<ul style="list-style-type: none"> <li>Administrative Hearings</li> <li>Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>Disputes Over Consumer Goods &amp; Services</li> <li>Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>Pet Liabilities</li> <li>Small Claims Assistance</li> </ul>
Elder-care Issues	Consultation & Document Review for Issues Related to Your Parents: <ul style="list-style-type: none"> <li>Deeds</li> <li>Leases</li> </ul>	<ul style="list-style-type: none"> <li>Medicaid</li> <li>Medicare</li> <li>Notes</li> <li>Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney</li> <li>Prescription Plans</li> <li>Wills</li> </ul>
Traffic Matters	<ul style="list-style-type: none"> <li>Defense of Traffic Tickets<sup>4</sup></li> <li>Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>Repossession</li> </ul>

Additional Features:	<ul style="list-style-type: none"> <li><b>Telephone advice, office consultations, demand letters and document review</b> on an unlimited number of personal legal matters.</li> <li>For non-covered matters that are not otherwise excluded, employees get four additional hours of network attorney time and services per plan year.<sup>6</sup></li> <li><b>Reduced fees</b> for personal injury, probate and estate administration matters, provided by network attorneys.</li> <li>Access to a <b>digital estate planning solution</b> for wills, living wills, power of attorney and living trusts.</li> </ul>
As a part of our standard plan, we also offer:	<p>A three-year <b>rate guarantee</b>.</p> <p><b>Reporting:</b> Usage reports, analysis and evaluation of the reports.</p> <p><b>Portability:</b> Offers additional ease of use and flexibility for employees.</p>

- Exclusions apply. Please see Exclusions for more details.
- MetLife administers PlanSmart's Retirewise program, but has arranged for specially-trained third party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart's Retirewise through MetLife. Available to groups with 500 or more employees.
- This benefit provides the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring provided by Cyberscout, LLC. Cyberscout is not a corporate affiliate of MetLife Legal Plans.
- Does not cover DUI.
- Rate is standard and subject to change.
- No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

# VOLUNTARY BENEFIT PLANS

Our benefit plans are here to help you and your family live well— and stay well, but you can strengthen your coverage even further by choosing voluntary benefits through Guardian. These benefits are designed to complement your health care coverage and allow you to customize benefits to you and your family's needs. Benefits from these plans are paid directly to you and coverage is also available for your spouse and dependents. The plans are completely voluntary, which means you are responsible for paying 100% of coverage at affordable group rates.

## Critical Illness Insurance

Critical illness insurance helps you cover medical expenses that your primary health insurance doesn't cover including deductibles. Critical illnesses include stroke, heart attacks, Parkinson's, cancer and more. It is a good, supplemental option for people who already have health insurance as it gives you additional money to pay for expenses associated with a serious illnesses. Up to 30 major illnesses are covered by this insurance and payments are made directly to you and can be used for any purpose.

### Critical Illness Plan Payout (Partial List)

Conditions	1st Occurrence	2nd Occurrence
<b>Cancer</b>		
Invasive Cancer	100%	50%
Carcinoma in SITU	30%	0%
Benign Brain Tumor	75%	0%
Skin Cancer	\$250	Not covered
<b>Vascular</b>		
Heart Attack	100%	50%
Stroke	100%	50%
Heart Failure	100%	50%
Coronary Arteriosclerosis	30%	0%
<b>Other</b>		
Organ	100%	50%
Kidney Failure	100%	50%
<b>Additional Conditions</b>	<b>1st Occurrence Only</b>	
Addison's Disease	30%	
ALS (Lou Gehrig's Disease)	100%	
Alzheimer's Disease	50%	
Coma	100%	
Huntington's Disease	30%	
Loss of Hearing	100%	
Loss of Sight	100%	
Loss of Speech	100%	
Multiple Sclerosis	30%	
Parkinson's Disease	100%	
Permanent Paralysis	50% for 1 limb, 100% for 2 limbs	
Severe Burns	100%	
<b>Childhood Conditions</b>	<b>1st Occurrence Only</b>	
Cerebral Palsy	100%	
Cleft Lip/Palate	100%	
Club Foot	100%	
Cystic Fibrosis	100%	
Down's Syndrome	100%	
Muscular Dystrophy	100%	
Spina Bifida	100%	
Type 1 Diabetes	100%	

Please note, this is a partial list. See the plan in Paycor for full details.  
Eligible Employee/Spouse may choose a lump sum benefit of \$10,000 to \$20,000 in \$10,000 increments.

## Hospital Indemnity

Hospital Indemnity Insurance helps cover the costs associated with a hospital stay if you suddenly become sick or injured. Hospital Indemnity insurance can help pay for out-of-pocket costs associated with being hospitalized in addition to your medical coverage, and can give you more of a financial safety net for unplanned expenses brought on by a hospital stay. Payments are made directly to you, even if you did not actually incur any out-of-pocket expenses.

### Hospital Indemnity Plan Design

Benefits	
Hospital/ICU Admission	\$1,000 per admission, limited to 1 admission(s) per insured and 3 admission(s) per covered family per benefit year.
Hospital/ICU Confinement	\$100/\$100 per day, limited to 15 day(s) per insured per benefit year.
<b>Pre-Existing Conditions Limitation</b> - A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	Not Applicable (See Limitations and Exclusions section for details on treatment of maternity)
<b>Portability</b> - Allows you to take your Hospital Indemnity coverage with you if you terminate employment.	Included
<b>Child(ren) Age Limits</b>	Children age birth to 26 years

Applicants over the age of 69 are not eligible to enroll in the Hospital Indemnity coverage.

## Accident Insurance

Accident insurance is an extra layer of protection that pays you cash when you suffer an unexpected, qualifying accident. It is a good add-on for people who already have health and disability insurance coverage through their employer and an affordable way to supplement and cover the additional expenses your health and disability insurance doesn't cover, including deductibles, x-rays, ambulance services, deductibles, and even items like rent or groceries. Payments will go directly to you.

### Critical Illness Insurance Rates (Biweekly)

Coverage Details	
<b>Accidental Death and Dismemberment</b>	
<b>Benefit Amount(s)</b>	Employee \$25,000 Spouse \$12,500 Child \$5,000
<b>Catastrophic Loss</b>	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D
<b>Wellness Benefit - Per Year Limit</b>	\$50
<b>Features</b>	
Ambulance	\$200
Chiropractic Visits	\$50/visit, up to 6 visits
Concussions	\$200
Emergency Room Treatment	\$200
Eye Injury	\$300
Fractures	Schedule up to \$6,000
Hospital Admission	\$1,000
Hospital Confinement	\$250/day - up to 1 year
Initial Dr. Office/Urgent Care Facility Treatment	\$100
Laceration	Schedule up to \$400
Surgery (Cranial, Open Abdominal, Thoracic, Hernia) Max	Schedule up to \$1,250; Hernia: \$250
X - Ray	\$40

Please note, this is a partial list. See the plan in Paycor for full details.

# BENEFIT PLAN RATES (BIWEEKLY)

## Medical

Coverage Tier	Employee Contribution			
	HSA Medical Plan MIEEA2070	PPO#1 Medical Plan MIBPP2040	HMO Medical Plan MIBAH2010	PPO#2 Medical Plan MICOE2063
Employee Only	\$65.56	\$146.82	\$61.94	\$111.62
Employee + Spouse	\$143.02	\$320.31	\$135.13	\$243.50
Employee + Child(ren)	\$138.84	\$310.93	\$131.18	\$236.37
Family	\$216.30	\$484.42	\$204.37	\$368.25

\*Please note the HMO plan is only available for employees residing in Illinois. Children can be covered until age 26

## Dental

Coverage Tier	Employee Contribution
	Dental Plan
Employee Only	\$7.08
Employee + Spouse	\$14.49
Employee + Child(ren)	\$15.61
Family	\$24.60

## Vision

Coverage Tier	Employee Contribution
	Vision Plan
Employee Only	\$.93
Employee + Spouse	\$1.50
Employee + Child(ren)	\$1.53
Family	\$2.40

## Critical Illness Insurance

Age		<30	30-39	40-49	50-59	60-69	70+
<b>Employee</b>		<b>Employee Contribution</b>					
\$10,000 Payout	Non-tobacco	\$3.65	\$4.62	\$8.31	\$15.74	\$28.29	\$54.69
	Tobacco	\$5.12	\$6.97	\$14.91	\$33.09	\$66.55	\$125.59
\$20,000 Payout	Non-tobacco	\$7.29	\$9.23	\$16.62	\$31.48	\$56.59	\$109.39
	Tobacco	\$10.25	\$13.94	\$29.82	\$66.19	\$133.11	\$251.17
Benefit Amount Up To 100% of Employee amount to a Maximum of \$20,000							
<b>Spouse</b>		<b>Employee Contribution</b>					
\$10,000 Payout	Non-tobacco	\$3.65	\$4.62	\$8.31	\$15.74	\$28.29	\$54.69
	Tobacco	\$5.12	\$6.97	\$14.91	\$33.09	\$66.55	\$125.59
\$20,000 Payout	Non-tobacco	\$7.29	\$9.23	\$16.62	\$31.48	\$56.59	\$109.39
	Tobacco	\$10.25	\$13.94	\$29.82	\$66.19	\$133.11	\$251.17

## Hospital Indemnity

Coverage Tier	Employee Contribution
Employee Only	\$8.55
Employee & Spouse	\$20.31
Employee & Child(ren)	\$14.61
Family	\$26.37

## Accident Insurance

Coverage Tier	Employee Contribution
Employee Only	\$7.26
Employee & Spouse	\$11.67
Employee & Child(ren)	\$12.24
Family	\$16.64

# 401(k) & RETIREMENT PLANNING

A 401(k) savings plan is a critical part of achieving financial independence in your retirement. But you don't have to save for retirement just on your own. InSite will match your contribution, each pay period, up to **5%** of your eligible compensation to a maximum of **\$10,000/year**.

## About Empower Retirement

InSite has chosen Empower Retirement to provide 401(k) retirement services. Empower is the second-largest retirement services provider in the United States, serving more than 72,000 plans and 12 million participants with \$1T in assets. They're singularly focused on retirement, with expertise across all plan types, company sizes, and market segments.

### Quick Facts

- 29 best-in-class awards and 16 service commendations
- 38,000 retirement plans under administration
- Access to 16,000 funds including Vanguard, Fidelity, and JP Morgan

## 401(k) Plan Advisor

Morgan Stanley

InSite retains the services of a 3(38) fiduciary 401(k) investment manager to better serve its employee's financial needs and concerns. The 3(38) investment manager is responsible for selecting, managing, monitoring, and benchmarking the investment offerings of the plan and has the discretion to make immediate fund changes to improve the plan. In this regard, the Investment Manager's key goals are to 1) identify best performing funds; 2) identify lower cost funds and; 3) continuously monitor the funds' performance and make proactive adjustments.

### Financial Advisor:

**Sam Valeo, CIMA®, CFP®**

Senior Vice President

Corporate Retirement Director

Financial Advisor

Office: (630) 203-6184

Sam.Valeo@morganstanley.com

Sam Valeo was named 2019 Top 401(k) advisor by The Financial Times. With Sam's extensive experience and knowledge in 401(k) planning and management, InSite will ensure 401(k) participants receive the best in class service, risk management and advise.

## Financial Wellness

InSite will also provide all employees Financial Wellness Education free of cost, including financial education, advice, and individual solutions via partnership with Morgan Stanley. This financial wellness program will address a range of needs designed to help reduce your financial stress and empower you to reach your financial goals. Employees will have access to financial education resources, – either digitally or in-person, covering a broad array of financial topics that provide the information to make confident, well-informed financial decisions. Employees can talk to the financial advisor for advice and plans on personal investments including home buying, retirement, growing investments, and planning/paying for education.

### Financial Wellness Advisor:

**Evan A. Gallien, CFP®**

Financial Advisor

Morgan Stanley Wealth Management

2211 York Road, Suite 100, Oak Brook, IL 60523

Direct: (630) 203-6093

Fax: (630) 572-9030

Evan.Gallien@morganstanley.com

Sam Valeo and Evan Gallien are available to any InSite employee who has questions or concerns about their 401(k) plan or personal financial health.



# VACATION AND SICK LEAVE

## Vacation Benefits

All regular, full-time employees will be eligible for vacation with pay as follows:

Service	Vacation Pay per Calendar Year
1-3 Months	0
4-12 Months	Up to 10 business days prorated
1-5 Years	10 business days
6-10 Years	15 business days
11-15 Years	20 business days
16-20 Years	25 business days
20+ Years	30 business days



## Sick Leave Benefits

Sick pay may be provided to all regular, full-time employees who cannot perform their usual duties and responsibilities because of personal or family illness or who must miss work to receive medical, dental, or optical treatment or consultation.

Service	Hours of Sick Pay per Calendar Year
Less than 3 months	0
3 – 12 months	40 Hours Prorated
Over 12 months	40 Hours

## Holidays

InSite observes the following holidays:

- New Year's Day (January 1)
- Memorial Day (last Monday in May)
- Independence Day (July 4)
- Labor Day (first Monday in September)
- Thanksgiving
- Day after Thanksgiving
- Christmas (December 25)

## Excused Leave of Absence

### Bereavement Leave

If you are a regular, full-time employee, you may take up to two weeks or 10 work days of unpaid bereavement leave in the event of the death of an immediate family member. InSite will provide paid bereavement leave for up to three days. An immediate family member is your spouse, domestic partner, parent, stepparent, child, sibling, parent-in-law, grandparent, or grandchild.

### Family and Medical Leave Act

Under the Family and Medical Leave Act of 1993, InSite provides up to 12 weeks of unpaid leave in a 12-month period for the following reasons:

- The birth of a child or placement of a child for adoption or foster care;
- To bond with a child (leave must be taken within one year of the child's birth or placement);
- To care for the employee's spouse, child, or parent who has a qualifying serious health condition;
- For the employee's own qualifying serious health condition that makes the employee unable to perform the employee's job;
- For qualifying exigencies related to the foreign deployment of a military member who is the employee's spouse, child, or parent.

### Child Bereavement Leave Act

If you are a woman who is a regular, full-time employee, you may take up to 10 work days or two weeks of unpaid leave to recover from loss of a pregnancy, failed adoption or surrogacy agreements, unsuccessful reproductive procedures, and other diagnosis or events negatively impacting pregnancy or fertility.

### Jury Duty

If you are a regular, full-time employee who is summoned to jury duty, InSite continues your pay during your active period of jury duty for up to a maximum of two weeks per calendar year.

# BENEFITS CONTACT DIRECTORY

Coverage	Carrier/Contact	Phone #	Website/Email
General Benefits and/or Enrollment	Theresa Parrales	630-617-9103	tparrales@insiterealestate.com
Medical	BlueCross BlueShield	800-634-8644	www.bcbstil.com
Dental	MetLife	888-309-5526	www.metlife.com
Vision	VSP	800-877-7195	www.vsp.com
Flexible Spending Accounts (FSAs)	Employee Benefits Corporation	608-813-8445	www.ebcflex.com
Life/AD&D	Guardian	800-525-4542	www.guardiananytime.com
Disability	Guardian	800-538-4583	www.guardiananytime.com
Employee Assistance Program (EAP)	Guardian - Uprisehealth	800-386-7055	https://worklife.uprisehealth.com Access Code: worklife
Voluntary Benefits	Guardian	800-627-4200	www.guardiananytime.com
Pet Insurance	ASPCA	877-343-5314	www.aspcapetinsurance.com
Legal Services	MetLife	800-821-6400	www.legalplans.com
401K Advisor	Morgan Stanley - Sam Valeo	630-203-6184	sam.valeo@morganstanley.com
Personal Financial Advisor	Morgan Stanley - Evan A. Gallien	630-203-6093	evan.gallien@morganstanley.com
Empower Support		800-338-4015	empowermyretirement.com



# IMPORTANT NOTICES

## Mental Health Parity Act

Per the Mental Health Parity Act, benefits for mental health and substance-use disorder must be treated like benefits for regular medical and surgical care. For example, if there is no limitation on the number of days for inpatient and number of visits for outpatient medical care, then there can be no limitation for mental health and substance use disorder treatments. As always, treatments must be medically necessary to qualify for coverage. Plan participants should review their plan's certificate of coverage or benefit document for specific information about coverage, limitations, and exclusions for mental health care and substance-use disorder treatments.

## Women's Health and Cancer Rights Act

On January 1, 1999, a federal law, the Women's Health and Cancer Rights Act of 1998, became effective, which affects our company plan options. This law requires group health plans that provide coverage for mastectomies (our plan does) and also provides coverage for reconstructive surgery and prostheses following mastectomies. As required under the law, we have included this notice to inform you about it.

The law mandates that a participant or eligible beneficiary who is receiving benefits, on or after the law's effective date (January 1, 1999, for our Plan), for a covered mastectomy and who elects breast reconstruction in connection with the mastectomy, will also receive coverage for:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications of all stages of mastectomy, including lymphedemas.

This coverage will be provided in consultation with the patient and the patient's attending physician and will be subject to the same annual deductible, coinsurance, and/or copayment provisions otherwise applicable under the Plan.

If you have any questions about coverage for mastectomies and post-operative reconstructive surgery, please contact Workforce Management.

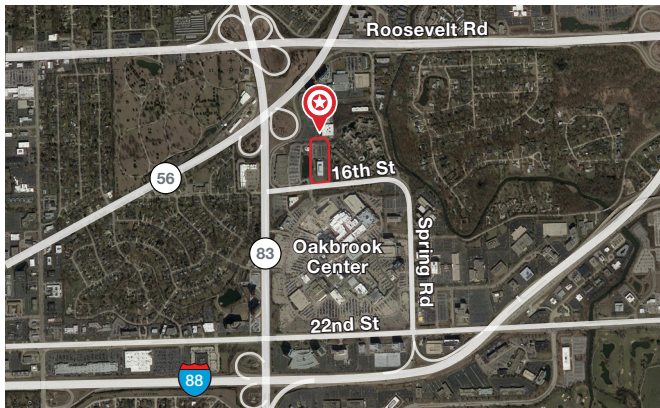
## Summary of Benefits and Coverage

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. To help you make an informed choice, the company makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about our health coverage in a standard format, to help you compare across options. The SBC also includes a Glossary of Health Coverage and Medical Terms to help you better understand health care terms used in the SBC. You can obtain a copy of the SBC at no cost to you by contacting Workforce Management.

Please note: This guide is intended to provide you with highlights of our benefits program. It is not intended to address all details. Actual benefit coverage is specified in the Summary Plan Descriptions (SPDs). In the event of any differences between this guide and the SPDs, the SPDs will govern.



# OUR OFFICE



## About Our Office

- Class A Executive Office
- 296 parking spaces

## Building Amenities

- 24-hour key-card access
- Fitness Center
- Dining Area and Vending Station

## Convenient Location

- 19 miles from Chicago via I-290
- 1 mile to I-88/290 east/west bound
- Adjacent to Oakbrook Center Regional Mall (over 2 MSF retail/restaurants)

LIFETIME

WILDFIRE  
STEAKS, CHOPS & SEAFOOD



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Nando's

GAP

Chimto  
TACO BELL



The Cheesecake Factory

Founded in 1988, InSite Real Estate, LLC is a recognized leader in acquiring, developing, managing and operating industrial, retail and office properties in major and sub-major markets across the United States. InSite primarily owns and manages single and multi-tenant industrial and retail properties subject to leases with creditworthy and nationally recognized tenants.

# InSite

www.insiterealestate.com

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