Kurv

# 2026 Benefits Guide

## OPEN ENROLLMENT

Everything you need to understand and make the most of your Kurv benefits.

# Kurv Benefit Overview

Your benefits are a real part of what you earn here.

This guide walks through every benefit Kurv offers for 2026, from medical and your Health Savings Account to dental, vision, life, and disability coverage. Take your time, compare your options, and choose the coverage that fits you and your family.

## How this guide is organized

- Medical plans and your Health Savings Account
- Anthem member tools and no-cost programs
- Dental, vision, life, and disability coverage
- Extra support: travel assistance and the employee assistance program

### New to Kurv?

Elect your coverage during your initial enrollment window.

Doing so lets you skip Evidence of Insurability on many coverages, so it pays to enroll on time.

### A quick note on cost

Kurv covers some benefits in full and shares the cost of others through payroll.

Each section notes what is company-paid and what you elect.

# kurv What's inside


4 Medical plans: PPO vs. HDHP

5 Medical plan options

6 Health Savings Account

7 HSA contributions

8 Anthem member resources

9 Sydney Health app

10 LiveHealth Online

11 No-cost Anthem programs

12 Primary care

13 Where to go for care

14 Basic Life and AD&D

15 Vision

16 Dental

17 Voluntary Life insurance

18 Short Term Disability

19 Long Term Disability

20 Evidence of Insurability

21 Travel assistance

22 Employee Assistance Program

# kurv Medical Plans: PPO vs. HDHP

Two ways to use the same Anthem network. The difference is how you pay.

## PPO

Higher Premium, lower deductible

- Lower deductible
- Higher payroll deduction
- Copays apply right away (the deductible does not apply)
- Copays apply out-of-pocket
- Not paired with an investment account

## Shared by both

What stays the same

- Same Anthem network
- Same doctors
- Same negotiated rates
- Preventive care covered 100%

## HDHP

Text goes Lower premium, higher deductible

- Higher deductible
- Lower payroll deduction
- More upfront cost during the plan year
- Open a Health Savings Account with a triple tax advantage

# kurv Medical Plans Options

Anthem plans, effective 7/1/2026. Payroll deduction runs highest on the left to lowest on the right.

| Anthem Plans | PPO $500 | PPO $1,000 | HSA $3,400 | HSA $5,000 |
|---|---|---|---|---|
| Embedded / Non-Embedded | Embedded | Embedded | Embedded | Embedded |
| Deductible (Network) | $500 / $1,000 | $1,000 / $2,000 | $3,400 / $6,800 | $5,000 / $10,000 |
| Deductible (Non-Network) | $3,000 / $6,000 | $4,000 / $8,000 | $3,400 / $6,800 | $7,500 / $15,000 |
| Coinsurance (Network) | 90% | 80% | 100% | 80% |
| Coinsurance (Non-Network) | 50% | 50% | 60% | 50% |
| Max Out of Pocket (Network) | $1,250 / $2,500 | $6,600 / $13,200 | $3,400 / $6,800 | $7,000 / $14,000 |
| Max Out of Pocket (Non-Net.) | $5,000 / $10,000 | Unlimited | $7,700 / $15,400 | $15,000 / $30,000 |
| Office / Specialist Copay | $25 PCP / $25 Spec | $30 PCP/ $30 Spec. | 100% after ded. | 80% after ded. |
| Urgent Care Copay | $30 | $30 | 100% after ded. | 80% after ded. |
| Emergency Room Copay | $200; 90% | $250; 80% | 100% after ded. | 80% after ded. |
| Prescription Drugs | | | | |
| Retail Rx | $20 / $40 / $60 | $20 / $40 / $60 | 100% after ded. | $0 / $35 / $70 |
| Specialty Rx | $20 / $40 / $60 | $20 / $40 / $60 | 100% after ded. | 25% to $350 max |
| Mail Order Rx | $60 / $120 / $180 | $60 / $120 / $180 | 100% after ded. | $0 / $87.50 / $175 |

*Embedded deductible is a plan that has two deductible amounts, one for individuals and one for families. The individual deductible is built into the family deductible, so no family member can contribute more than the individual amount toward the family deductible.*

# kurv Health Savings Account

Tax-free savings for medical expenses, administered by Fidelity.

## How it works

Paired with HSA medical plan

- Preventive services covered at 100%
- Office visits, Rx, deductible, copays, and coinsurance all count toward your out-of-pocket maximum
- Tax-free savings you control

## Triple Tax Savings

Taxed three ways in your favor

- Contributions are not taxed
- Interest and investment earnings are not taxed
- Withdrawals for eligible expenses are not taxed
- Unlike 401(k)s and IRAs, HSA funds are never taxed when used for eligible expenses

## Save for the future

The money is always yours

- Funds roll over year to year
- Tax-free interest earned
- You keep it even if you change jobs or plans
- Simple, comprehensive investment options

Fidelity INVESTMENTS

**Planning ahead**

The average retired couple will need about $220,000 for medical costs not covered by Medicare in retirement. An HSA is one way to start building for that.

# Kurv HSA Contributions

Kurv helps you build your account every month.

## 2026 contribution limits

Total maximum you can set aside

- Single coverage: $4,400
- Family coverage: $8,750
- Catch-up contribution, age 55+: $1,000

### Kurv contributes to your HSA

- Enroll in the HSA $3,400 plan and Kurv adds $100 per month, or $1,200 a year.
- Enroll in the HSA $5,000 plan and Kurv adds $200 per month, or $2,400 a year.

### Not an investment account by itself

Your HSA is a savings account with tax advantages. You choose whether to invest the balance over time.

Fidelity INVESTMENTS

# kurv Anthem Member Resources

Go paperless and manage your plan anytime on the Sydney Health app or anthem.com.

## What you can access online

- **Health plan ID card:** No more waiting for your ID card in the mail. You can download, fax, or email your digital card as needed or save it to virtual wallet on your smartphone.
- **Explanation of benefits (EOBs):** You can review an EOB as soon as it's available, helping you stay up to date on how your claims are processed and benefits are being applied.
- **Benefit updates and other legal information:** You will be able to review important plan details so you can stay informed on how to take full advantage of your benefits.

## Find your ID card

### How to find your ID card online after logging in:

1. On Sydney Health, select the ID card button in the top right. On anthem.com, select ID card from the options on the right.
2. You can view your own ID card and cards for any plan dependents.
3. Choose whether you want to email, fax, or download your ID card.

### How to find your explanation of benefits (EOBs) online after logging in:

1. On Sydney Health, go to the Claims tab. On anthem.com, go to the Claims & Payments tab.
2. Choose Explanation of Benefits Center.
3. You can choose to view medical, dental, pharmacy, or vision EOBs.
4. Select the specific EOB you'd like to review.

Anthem

### Paper documents and Communications

Log in to your account on **Sydney Health** or **anthem.com**
Navigate to **Profile** → **Communications & Settings**
Check your mailing address — under "Plan Communications Settings," make sure it's correct

**Scroll to Choose your mail preferences:**

- To switch specific communications to mail: scroll to "Customize Going Digital" and select Mail next to each one you want by mail
- To switch everything to mail at once: toggle "Go 100% Digital" to off

# kurv Sydney Health

See your benefits, find a doctor, and track your health, all in one app.

## Simple experience

- One-click access to benefits, Member Services, LiveHealth Online, and wellness resources
- Interactive chat for quick answers

## My Health Dashboard

- A personalized health and wellness hub
- Build an action plan toward your goals
- Sync your fitness tracker and earn points

## Personalized Match

- Find a doctor in your plan matched to your needs, preferences, and plan details

Anthem

### Get started

Download **Sydney Health** from the App Store or Google Play, or register at **anthem.com/register**.
Have your member ID card handy. With one click you can find care and check costs, view claims, see all benefits, and use digital ID cards.

# kurv Live Health Online

Connect with a doctor or mental health support by secure video visit.




## Virtual care and mental health

**Usually available within days**

- Talk to a licensed therapist, psychologist, or psychiatrist by video visit
- Appointments can often be scheduled within 1 to 2 weeks
- Psychiatrists help manage medications (they do not provide talk therapy)
- Meet securely from your phone, tablet, or computer

## How to start

- Download Sydney Health, register, and log in
- Select Care, then Virtual Care
- Or visit anthem.com and choose Virtual Care from the menu

Anthem

**89%**
said the doctor they saw was professional and helpful

**92%**
felt the doctor understood their concerns

**92%**
booked a visit sooner than an in-person appointment

# kurv No-Cost Anthem Programs

Free programs included with your Anthem plan.

## ConditionCare

Support for chronic conditions

- For asthma, diabetes, COPD, or heart disease
- 24/7 phone access to nurses
- Help reaching your health goals
- Educational guides and tools

## Building Healthy Families

From conception through childhood

- Track feedings, diaper changes, and milestones
- Monitor prenatal health and progress
- Thousands of articles and videos
- One-on-one pregnancy support

## 24/7 NurseLine

A nurse, any time

- Ask health questions day or night
- Get advice on where to go for care
- Find providers in your area
- Reminders for preventive screenings

Anthem

### Connect with the support you need

- **24/7 NurseLine:** 800-337-4770
- **ConditionCare:** 866-962-1071
- Find Building Healthy Families in your plan's mobile health app

### Enroll Today

- Visit **anthem.com** or login to **Sydney Health**
- Find Featured Programs at the bottom of the homepage.
- Select **View All** then choose the **Building Healthy Families** title

# kurv Primary Care

Choosing a primary care provider in your plan saves money and keeps you healthier.

## Why have a primary care doctor

- Sees the full picture of your health
- Saves you time and money
- Coordinates your care and treatments
- Helps you avoid costly ER visits
- Can advise and assist after hours

## What to look for

- In your plan's network
- Trained to treat your health needs
- A convenient location near home or work
- Hours that fit your schedule
- Offers telehealth options

### Three ways to find a doctor

1. Download the Sydney Health™ mobile app, log in, and select Find Care.
2. Call Member Services at the number on your ID card.
3. Scan the QR Code below or log in at anthem.com and choose Find Care.

Scan this QR code to get started →

Anthem

### Your plan covers telehealth visits

Virtual care, also known as telehealth, is a simpler way to talk to a doctor and can be a good option for some urgent issues. Ask your doctor if they offer telehealth visits. You can also access telehealth 24/7 through the Sydney Health mobile app.

# kurv ER Care Options

## Always use the ER or call 911 for emergencies.

| Option | Typical cost | Average wait | Good for |
|---|---|---|---|
| **Emergency room** | $$$$ | 90 min | Chest pain, stroke signs, trouble breathing, severe burns or bleeding, life-threatening symptoms |
| **Urgent care center** | $$$ | 30 min | Sprains and strains, nausea, diarrhea, ear or sinus pain, minor allergic reactions |
| **Primary care (PCP)** | $$ | 18 min | Mild asthma, back pain, flu, allergies, sprains, minor infections, sore throat, minor cuts |
| **Retail health clinic** | $$ | 30 min | Sore throat, earaches, minor cuts and scrapes, UTI |
| **Virtual care** | $ | 10 min | Flu-like symptoms, allergies, sinus pain, eye infection, rash, UTI |

### How to find the care you need:

1. Go to anthem.com or download the Sydney Health mobile app from the App Store® or Google Play™
   Then. log in to:
   Find a doctor if you don't have a PCP
   Have a virtual visit with a doctor using the Sydney Health mobile app
   Find a retail health clinic, urgent care center, or ER.
2. Choose Find Care and follow the steps

Anthem

### Did you know?

An ER visit can cost up to 10 times more than an urgent care visit, and ER wait times run about 3 times longer.

Scan here to learn more about your health care options →

# Kurv Basic Life and AD&D

Company-paid protection through Anthem, at no cost to you.

| Plan Features | Details |
|---|---|
| Benefit | Flat $15, 000 |
| Guarantee issue | Full Benefit |
| AD&D benefit | Matches Life Benefit |
| Age Reduction Schedule | 65% at age 65<br>50% at age 70<br>35% at age 75. |
| Employer Contribution | 100% |
| Minimum Participation | 100% |
| Wavier of Premium | Eligible to 60<br>Waived to SSNRA<br>Age reductions apply |
| Conversion<br>Portability<br>Continuity of Coverage<br>Repatriation Benefit<br>Travel Assistance<br>Life Service Toolkit | Included |

## Good to know

Basic Life and AD&D is available only to employees enrolled in a Kurv medical plan.

Name your beneficiary during enrollment so your benefit goes where you intend.

Anthem

# kurv Vision

## Anthem vision, with one of the largest networks in the country.

| Plan Features | Standard INN |
|---|---|
| Plan Type | Full Service |
| Participation Type | Non-Voluntary |
| Exam Copay and Frequency | $10 Once every calendar year |
| Exam (PLUS) Copay and Frequency | Not Applicable |
| Prescription Lens Copay and Frequency | $10 Once every calendar year |
| Frame Benefit and Frequency | $100 Once every calendar year |
| Frame (PLUS) Benefit and Frequency | Not Applicable |
| Elective Contact Lens Benefit and Frequency | $100 Once every calendar year |
| Elective Contact Lens (PLUS) Benefit and Frequency | Not Applicable |
| Non-Elective Contact Lens Benefit and Frequency | Covered in Full Once every calendar year |

| Benefits | Standard ONN |
|---|---|
| Exam Reimbursement | Up to $42 |
| Eyeglass Lens Single Reimbursement | Up to $40 |
| Eyeglass Lens Bifocal Reimbursement | Up to $60 |
| Eyeglass Lens Trifocal Reimbursement | Up to $80 |
| Frame Reimbursement | Up to $45 |
| Elective Contact Lens Reimbursement | Up to $95 |
| Non-Elective Contact Lens Reimbursement | Up to $210 |

### Access

- Network of 40,000+ eye doctors and eye care providers
- 30,000+ locations nationwide
- One of the largest networks in the country

### Real Savings

- Network o Average 75% off retail costs at network providers[2]
- 40% off extra pairs of glasses[3]
- 20% off accessories and lens upgrades[3]
- Employers with 5,000 or fewer employees save

### Options

- Buy eyewear from network stores like LensCrafters®, Pearl Vision®, or Target Optical®
- Or shop online through Glasses.com, ContactsDirect, 1-800 CONTACTS, or Ray-Ban.com

# kurv Dental

Anthem dental, in and out of network.

| Deductible | In-Network | Out-of-Network |
|---|---|---|
| Annual deductible | $50 | $50 |
| Family deductible | 3x individual | 3x individual |
| Deductible Waived (Diagnostics/Preventative & Orthodontics) | Yes | Yes |
| **Cost-Shares** | **In-Network** | **Out-of-Network** |
| Diagnostic & Preventive | 100% | 100% |
| Basic restorative<br>Non-Surgical/ Surgical Endodontics<br>Non-Surgical/Surgical Periodontics<br>Simple/ Complex Oral Surgery<br>Prosthetic Repairs & Adjustments | 80% | 80% |
| Major restorative<br>Prosthetics<br>Orthodontics *(100% covers dependent children only)** | 50% | 50% |
| **Maximums** | **In-Network** | **Out-of-Network** |
| Annual Maximum | $1,500 | $1,500 |
| Annual Maximum Carryover/Carry in | No/No | No/No |
| Out of Pocket Maximum Individual/Family | Not Applicable | Not Applicable |
| Lifetime orthodontic maximum | $1,000 | $1,000 |

# kurv Voluntary Life Insurance

Lincoln Financial®

Extra cash protection for you and your family through Lincoln, on top of your Basic Life.

| Coverage | Employee | Spouse | Child |
|---|---|---|---|
| **Guaranteed issue (newly hired)** | $100,000 | $30,000 | $10,000 |
| **Annual increase amount** | $10,000 or $20,000 | $5,000 or $10,000 | — |
| **Maximum coverage** | 5× salary ($300,000) | 50% of employee ($150,000) | — |
| **Minimum coverage** | $10,000 | $5,000 | — |
| **AD&D coverage** | Equal to life amount | Equal to life amount | — |

*Child coverage runs from 14 days to age 19, or to age 26 if unmarried and a full-time student.*

## Election

- If electing for the first time outside of your initial enrollment, you will be considered a late entrant, and EOI will be required.
- Our child coverage is always offered on a Guarantee Issue.
- Employees and spouses who were previously withdrawn or denied coverage due to evidence of insurability- must submit proof of good health for any additional amount elected.

## The Lincoln Term Life and AD&D Insurance Plan

- Provides a cash benefit to your loved ones in the event of your death
- Provides an additional cash benefit to your loved ones if you die - or to you if you lose a limb or your or eyesight - in a covered accident

# kurv Short Term Disability

Protect your paycheck when you cannot work. FMLA protects your job, not your pay.

| Plan Features | Amount |
|---|---|
| Weekly Benefit Amount | 60% of your weekly salary, limited to $750 per week |
| Sickness elimination period | 7 days |
| Accident elimination period | 7 days |
| Maximum coverage period | 13 weeks |

## Why it matters

- Ensures your ability to collect a paycheck
- FMLA protects your job, not your pay
- 1 in 4 of today's 20-year-olds can expect to be out of work at least a year before retirement age due to illness, injury, or pregnancy

### The Lincoln Short-term Disability Insurance Plan:

- Provides a cash benefit when you are out of work for up to 13 weeks due to injury, illness, surgery, or recovery from childbirth
- Provides a partial cash benefit if you can only do part of your job or work part time

**If electing for the first time outside of your initial enrollment, EOI will be required.**

Sickness Elimination Period

- You must be out of work for 7 days due to an illness before you can collect disability benefits. You can begin collecting benefits on day 8.

Accident Elimination Period

- You must be out of work for 7 days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 8.

Pre-existing Condition

- If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 12 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

# kurv Long Term Disability

Income protection if you are out of work for the long haul, through Lincoln.

| Plan Features | Amount |
|---|---|
| Monthly Benefit amount | 50% of your monthly salary, limited to $3,000 per month |
| Elimination period | 90 days |
| Coverage period for your occupation | 24 months |
| Maximum coverage period | Up to age 65 or Social Security Normal Retirement Age (SSNRA), whichever is later |

## Long-term Disability Facts

- 1 out of 7 workers will suffer a 5 year or longer disability before age 65
- Leading Causes of LTD: Cancer 13%, Pregnancy Complications – 12%, Back 11%, Cardiovascular 9%, Depression: 5%

### Elimination Period

- This is the number of days you must be disabled before you can collect disability benefits.
- The 90-day elimination period can be met through either total disability (out of work entirely) or partial disability (working with a reduced schedule or performing different types of duties).

### Maximum Coverage Period

- This is the total amount of time you can collect disability benefits (also known as the benefit duration).
- Benefits are limited to 24 months for mental illness; 24 months for substance abuse.

### Pre-existing Condition

- If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 12 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

## Plan details

- Provides a cash benefit after you are out of work for 90 days or more due to injury, illness, or surgery
- Features group rates for Electronic Merchant Systems employees
- Includes EmployeeConnect5M services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance

# kurv Evidence of Insurability

EOI verifies your good health when you buy more than the guaranteed amount.

## When EOI is needed

- Buying more than the guaranteed-issue amount for your plan
- Already enrolled and increasing your coverage

## Submitting EOI is easy

- **Minimal questions** - Lincoln's online questionnaire adjusts to your responses so you only answer questions that are relevant to you.
- **Guided support** - Quick tips and search-as-you-type features help you choose quick and appropriate responses.
- **Instant confirmation** -You'll receive email acknowledgment that we've received your application, and, in some cases, you may be automatically

## Get started

1. Log in to **MyLincolnPortal.com**. **Use company code: 998807**
2. Your information may pre-populate on Lincoln's portal. Be sure to review it and also ensure that the portal's showing the correct type of coverage you're applying for. If you have questions, please contact your human resources representative.
3. Select Complete Evidence of insurability.
4. Answer questions about you and other applicants including:
   - General applicant information. such as birthdate, height, and weight
   - Qualifying questions. including if you or other applicants have been diagnosed with a disease or are prescribed medications for a medical condition
   - Medical questions - if you or other applicants have a health condition, we may need more information, such as the name. diagnosis date, and treatments
5. Review your responses, then electronically sign and submit your application. Save your confirmation.

# kurv Travel Assistance

Near or far, you're covered. TravelConnect supports you 100+ miles from home, through Lincoln.

## What's covered

- Lost or stolen items, including help replacing cash and credit cards
- Medical and dental help when you are sick or hurt away from home
- Emergency medical transportation, including transfer, repatriation, and return of remains
- Travel for a family member to join you
- Evacuation due to natural disaster
- Emergency pet boarding

### How to reach On Call International

Call collect from anywhere: +1-603-328-1955
Toll-free from the US or Canada: 866-525-1955
Email: mail@oncallinternational.com

**Global Assistance Services** must be coordinated and approved by On Call to be covered.
**See your plan description** for full terms and conditions of he services offered in your plan.

## TravelConnect -Global Assistance Program

*Provided by On Call International*

Medical, security, and travel assistance services for participants traveling 100+ miles from home

Visit **mysearchlightportal.com** and enter **Group ID: #LFGTravel123** for access to plan documents, international calling instructions, and destination information.

# kurv Employee Assistance Program

## Free, confidential support for everyday and not-so-everyday challenges, through Lincoln.

Use your EAP to manage stress, handle relationship issues, balance work and life, work through grief, or cope with anxiety. It is available to you and your family.

### In-person guidance

- Up to five counseling sessions per person, per issue, per year
- One free 30-minute legal consultation, then 25% off

### 24/7 assistance

- Referrals for child and elder care, pet care, moving, college planning and more
- Legal and financial guidance

### Online resources

- Articles, tutorials, and videos
- Financial calculators and budgeting worksheets
- At GuidanceResources.com or the GuidanceNow app

### EmployeeConnect

Confidential help 24 hours a day, seven days a week for employees and their family members. Get help with :

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationship
- Stress

### Reach EmployeeConnect

**Call 888-628-4824**

**GuidanceResources.com**

Username: LFGSupport, Password: LFGSupport1

*Confidential help is available 24 hours a day, 7 days a week.*

Lincoln Financial®

# Kurv Resources & Support

Here's how to enroll and where to get help.

## Next steps

- Review your options and compare the plans
- Complete your elections during your enrollment window
- Name your beneficiaries
- Submit Evidence of Insurability if you elect coverage above the guaranteed amount

### Who to contact

**Kurv HR and Benefits:** 800-726-2117
**Anthem member services:** the number on your ID card
**Lincoln portal:** MyLincolnPortal.com, company code 998807
**Fidelity:** HSA account questions