



2025 BENEFITS GUIDE

FULL-TIME EMPLOYEES



YOUR GUIDE TO BENEFITS

Rose International is excited to have you as part of its organization! At Rose International, we understand each employee has different needs, whether it is planning for today, tomorrow, or for the future. To help you meet those needs, Rose continually reviews its benefit program to create a comprehensive and competitive benefits package that incorporates a range of benefits designed to meet those changing needs.

Rose International strives to engage and encourage employees to take action and personal responsibility for improving the health and wellbeing of themselves and their families. Our comprehensive benefit offerings have been created to reflect that goal.

This benefits guide is designed to help you understand and make informed decisions about the benefit options available to you. Detailed information, including summary plan descriptions, plan documents, or certificates can be found in the **Rose International Benefit Resource Center** at <https://roseinternationalbenefits.com/>

We look forward to a happy and healthy 2025!

The Rose International Team

(636) 812-4000 (Option 2)



The information in this Benefits Guide is presented for illustrative purposes and is only a summary. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancies between the Benefits Guide and the actual plan documents, the actual plan documents will prevail.

ELIGIBILITY AND ENROLLMENT

Full-time employees working thirty (30) hours or more a week are eligible for health benefits on the **first of the month following sixty (60) days of employment**. Depending on the benefit start date and when you enroll, you may be required to pay premiums in arrears if you do not elect benefits before the first pay you are eligible. You must enroll during your new employee eligibility window. Otherwise, your next opportunity will be during annual open enrollment.

NEW EMPLOYEE ELIGIBILITY	OPEN ENROLLMENT FOR 2025
<p>To receive benefits starting on the first of the month after 60 days of active employment, you must enroll in the benefits program. Enrollment is available from your first day of active employment until your 60th day. After the 60th day, you can only enroll or make changes during Open Enrollment or if you experience a Qualified Life Event.</p>	<p>Open enrollment for 2025 benefits will begin on Wednesday, November 13, 2024, and close on Wednesday, November 27, 2024.</p>

HOW TO ENROLL IN BENEFITS

Employee Navigator Enrollment Website

- Visit <https://www.employeenavigator.com>
- Have a valid personal email address available to create an account. Your account with E-Navigator cannot be setup using a Rose International email address.

2025 BENEFIT PLANS AVAILABLE	
Medical	Life Insurance – INCREASED COVERAGE AVAILABLE!
Dental	Accident Insurance
Vision	Critical Illness Insurance
Health Savings Account	Hospital Indemnity
Short-Term Disability – INCREASED COVERAGE AVAILABLE!	401(k) Savings Plan

Section 125 and Benefit Election Changes

Under Section 125 of the Internal Revenue Service (IRS) code, you are allowed to pay for certain group insurance premiums with pre-tax dollars. Pre-tax benefits include medical, dental, and vision plans. This means your premiums are taken before Federal Income and Social Security taxes are removed. Your pre-tax elections will remain in effect until the next annual open enrollment period unless you experience an IRS-approved **Qualified Life Event**, which provides you a 30-day window from the date of the event to make certain allowable changes.

A Qualified Life Event would allow you to add, change, or terminate your election. Examples of qualifying events include:

- Birth or adoption of a child
- Marriage or divorce
- Loss of dependent status
- Change in employment status
- Change in employment status of spouse or dependent
- Gain or loss of eligibility for Medicare, Medicaid, CHIP, for yourself, spouse, or dependents

MEDICAL BENEFITS

UnitedHealthcare (UHC) is the administrator of Rose International’s **medical plan**. **Eligibility begins the first of the month following sixty (60) days of employment.** You experience the greatest savings by using an in-network benefits provider whenever possible. Please visit myuhc.com for a complete list of participating providers.

The UHC medical plan meets the minimum essential health coverage requirement as defined by the Affordable Care Act.

Rose International may make a contribution towards your monthly medical premium if you elect employee only coverage, based on your pay rate and the ACA affordability threshold.



While employed by Rose, you will only pay the Employee Per Pay contribution. The employer contribution paid by Rose International on your behalf will reflect on your paystub as **ER-MED**. This is not a deduction payable from the employee.

Visit the Benefit Resource Center at <https://roseinternationalbenefits.com/2025-benefit-rates/> to determine your monthly medical premium

Customer Service: (866) 314-0335

Payroll deductions for this benefit are made on a pre-tax basis and the domestic partner premium is paid on a post-tax basis.

Coverage	CORE		Choice Plus	
	Narrow Network	Out-of-Network	In-Network	Out-of-Network
Deductible Individual / Family	\$5,000 / \$10,000	\$7,500 / \$15,000	\$5,000 / \$10,000	\$12,000 / \$24,000
Co-Insurance	20%	50%	40%	50%
Out-of-Pocket Maximum Individual / Family	\$6,250 / \$12,500	\$15,000 / \$30,000	\$8,050 / \$16,100	\$12,500 / \$25,000
Preventive Care*	Covered 100%, ded waived	50%, after ded	Covered 100%, ded waived	50%, after ded
Primary Care Office Visit	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Specialist Office Visit	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Urgent Care	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Emergency Room	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Outpatient Surgery	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Inpatient Surgery	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Diagnostic Lab and X-Ray	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Complex Imaging	20%, after ded	50%, after ded	40%, after ded	50%, after ded
Prescription Drugs	In-Network		In-Network	
Retail (30-Days) Tier 1	\$10 copay after ded	\$10 copay after ded	\$10 copay after ded	\$10 copay after ded
Retail (30-Days) Tier 2	\$35 copay after ded	\$35 copay after ded	\$35 copay after ded	\$35 copay after ded
Retail (30-Days) Tier 3	\$60 copay after ded	\$60 copay after ded	\$60 copay after ded	\$60 copay after ded
Mail Order (90-Day)	2.5x retail copay	Not Covered	2.5x retail copay	Not Covered

*Preventive care includes a routine physical exam, well-childcare, and well-woman care.



CORE PROVIDER SEARCH

The **CORE** plan through UnitedHealthcare uses a different network than the current Choice Plus provider network. Both medical networks provide nationwide coverage but have distinct levels of provider participation.

If you are enrolled in the Choice Plus option and are considering moving to the **CORE** option, or want to explore the **CORE** network option, please follow the steps below to search for participating providers:


1. Go to "WelcometoUHC.COM,"
2. Click on "Find a network doctor or hospital" on the left-hand side in the middle of the page.
3. Click "Continue" to leave page.
4. Next, under "What plan are you looking for?" select "Core."
5. Select, "Providers In-Network on 1/1/25"
6. Start looking for providers! You can change the location, apply multiple filters to search by people, places, services, and more.

What type of Medical Care can we help you find near:

Saint Louis, MO 63101

[Change Location >](#)

Search for providers and services

 Search

Find Care by Category



People

Doctors, medical groups, and other professionals by specialty



Places

Hospitals, clinics, labs, imaging centers, medical suppliers



Services and Treatments

Providers for office visits, tests, treatments, surgeries



Care by Condition

Find care for common concerns



Cost Estimates

Treatment for common conditions

GETTING STARTED WITH UHC

Creating a myuhc.com account allows you see what is covered by your healthcare plan, manage your costs, and access resources from UHC. Each member over the age of 18 should create their own account – even if there are multiple people on the same plan. You can use myuhc.com to:

- Find and estimate the cost of care.
- See what is covered.
- View claim details.
- Check your plan balances.
- Find doctors and pharmacies that are in your network.
- Order your prescriptions.

To set up your account, head to myuhc.com and click on **Register Now**. Please have your ID card handy and follow the step-by-step instructions. Similar features are available on the UnitedHealthcare app – available for download through the App Store and Google Play.

Getting Connected to Care

It is important to establish a relationship with an in-network primary care provider who meets the needs of you and your family. This provider generally knows your health and family history and builds an in-depth knowledge of your health over time. They may direct you on the best path of care and can advise you on if you need to see a specialist. You can find an in-network provider, clinic, hospital, or lab by visiting the **Find Care and Costs** tab on myuhc.com.

Compare Care Options to Keep Costs Down

If you are experiencing a life-threatening condition, call 911 or head to an emergency room (ER). Otherwise, set up an appointment with your primary care provider (PCP) or family doctor first. If you cannot see your PCP first, it is important to know your quick care options outside of an ER.

	PCP	Virtual Visits	Convenience Care	Urgent Care	ER
Average Cost	Varies by Plan	Less than \$50	\$95	\$180	\$2,100
Hours	Varies by Location	24/7	Varies by Location	Varies by Location	24/7
How to Connect	Contact your PCP	Myuhc.com/virtualvisits	myuhc.com		myuhc.com

Accessing Virtual Care

Virtual care providers can treat a wide range of health conditions — including many of the same conditions as an ER or urgent care — and may even prescribe medications if needed. Your cost for a 24/7 virtual visit can be as low as \$49. Virtual visits are great to address allergies, bronchitis, eye infections, the flu, headaches and migraines, rashes, sore throats, stomachaches, and so much more!

Virtual Therapy

Reaching out may be hard — especially if you might not want anyone to know you're hurting. From the privacy of home and the convenience of your mobile device or computer, you can receive caring support from a licensed therapist. Private video sessions: 1-on-1 support that is in your home and at a time that's convenient for you.

- Help with coping – for children, teens, and adults: a licensed therapist may provide a diagnosis, treatment, and medication if needed.
- Similar standard of care as in-person visits: you can see the same therapist at each appointment and establish an ongoing relationship.
- Virtual therapy can help conditions like ADD/ADHD, addiction, anxiety, depression, and other mental health disorders.

GETTING CARE FOR SPECIFIC CONDITIONS

Reach Out for Emotional Support

Get connected 24/7 with professionals who will listen with care by calling the member phone number on your ID card. They can help with:

- Depression, stress, and anxiety
- Eating disorders
- Relationship difficulties
- Substance use and recovery
- Financial and legal difficulties
- Coping with grief and loss
- Medication management

If appropriate, UnitedHealthcare will connect you with nearby behavioral health providers that offer in-person or online visits. Sign in on myuhc.com. Then, go to **Find Care > Virtual Visits Directory > Virtual Behavioral Care > Get Started** and call the provider to set up an appointment.

Find Support for Dealing with Cancer

UnitedHealthcare's **Cancer Support Program** provides specialized cancer case management and connects you and your family to dedicated cancer nurses who offer education, resources, and emotional support. Visit myuhc.phs.com/cancerprograms to learn more about:

- Highly-rated physicians and nurses.
- Support from a personal care nurse, including clinical and psycho-social support.
- Information to help make more informed healthcare decisions and adhere to treatment plans.
- Resources to help monitor compliance with medication and treatment.
- Social workers to help navigate finances, transportation, childcare, and more.
- Support at end-of-life and impact of using hospice services.
- Survivorship services.

Rally

Rally® can offer small steps to help improve your health. Get recommendations, create healthy habits, and earn rewards along the way. Download the Rally app and register using the code **BeWell** to:

- **Take the health survey** and use your results to set health goals.
- **Get personalized recommendations** and build healthy habits with well-being programs, activities, and more.
- **Earn rewards** by taking healthy actions and achieving goals.



HEALTH SAVINGS ACCOUNT (HSA)



A **health savings account (HSA)** is a type of savings account that allows associates to pay for out-of-pocket expenses such as deductibles, co-pays, or prescriptions with pre-tax dollars. **THIS IS AN INDIVIDUALLY OWNED HEALTH SAVINGS ACCOUNT.**

Optum is the administrator for Rose International’s HSA plan. You determine how much you contribute to your account within IRS guidelines and when to use your money to pay for eligible medical expenses. Eligible medical expenses are defined by the IRS and can be found at <https://www.irs.gov/> in the IRS publication 502. Your HSA can be used for your expenses and those of your spouse and tax code dependent(s).

If you are enrolled in the UnitedHealthcare medical plan that is offered by Rose, you are eligible for an HSA.

TRIPLE TAX SAVINGS

- Contributions are pre-tax
- Earnings are not taxed
- Withdrawals are tax-free if used for qualified medical expenses

HSA Advantages

- You own the account: No “use it or lose it” and the portable rates are lower.
- Debit card access
- Payroll deductions
- Save and invest for current and future medical expenses
- Investment options

Keys to Growing your Health Savings Account

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone so that they can grow for when you need them in the future.
- Consider electing supplemental medical benefits to cover big ticket expenses from unexpected serious illnesses or injuries and to ensure that they don’t wipe away the money in your HSA.
- Monitor your fund’s growth. Like a 401(k), your HSA funds earn interest through investments. Make sure your money is growing at an acceptable and safe pace.

Coverage Level	2025 Contribution Limit	2025 Contribution Limit 55 or better by 12/31/25
Individual	\$4,300	\$5,300
Family	\$8,550	\$9,550

DENTAL BENEFITS

UnitedHealthcare is the administrator of Rose International’s dental plan. **Eligibility begins the first of the month following sixty (60) days of employment.** Your dental health is an important part of your overall wellness. You experience the greatest savings, using an in-network benefits provider whenever possible. Please visit myuhc.com for a complete list of participating providers.

Customer Service: (877) 816-3596

Payroll deductions for this benefit are made on a pre-tax basis. Please note that the domestic partner premium is paid on a post-tax basis



Coverage	Low Plan	High Plan
Annual Benefit Maximum	\$1,000 per individual, per calendar year	\$1,500 per individual, per calendar year
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Preventive Services Including exams, cleanings, x-rays, and sealants.	100%	100%
Basic Services Including fillings, endodontics, and oral surgery.	80%	80%
Major Services Including periodontics, crowns, bridges, and dentures.	60%	60%
Orthodontia Services	Not Covered	50% Adult and Child(ren) (up to 26)
Monthly Rates	Low Plan	High Plan
Employee Only	\$40.40	\$49.45
Employee and Spouse	\$81.47	\$99.73
Employee and Child(ren)	\$76.13	\$93.18
Family	\$131.44	\$160.88

VISION BENEFIT

UnitedHealthcare is the administrator of Rose International’s vision plan. **Eligibility begins the first of the month following sixty (60) days of employment** This plan includes exams, frames, lenses, and contact lenses. You experience the greatest savings, using an in-network benefits provider whenever possible. Please visit myuhc.com for a complete list of participating providers.

Customer Service: (800) 638-3120

Payroll deductions for this benefit are made on a pre-tax basis. Please note that the domestic partner premium is paid on a post-tax basis.



Benefits*	Low Plan	High Plan
Exam		
Frequency	Once every two (2) years	Once every calendar year
Copay	\$25	\$10
Lenses and Frames		
Frequency – Lenses	Once every two (2) years	Once every calendar year
Frequency – Frames	Once every two (2) years	Once every two (2) years
Copay	\$25	\$25
Frames	\$100 allowance	\$130 allowance
Lenses	Covered in Full Standard Scratch Coating Polycarbonate (Dep to age 19)	Covered in Full Standard Scratch Coating Polycarbonate (Dep to age 19)
Contact Lenses (in lieu of lenses and frames)		
Frequency	Once every 2 Years	Once every calendar year
Copay	\$25	\$25
Formulary Contact Lenses		4 boxes included
Non-Formulary Contact Lenses		\$130 allowance
Elective Contact Lenses	\$100 lenses allowance plus \$40 fitting and evaluation allowance	
Medically Necessary Contact Lenses	Covered after copay	Covered after copay
Monthly Rates		
	Low Plan	High Plan
Employee Only	\$2.71	\$5.60
Employee and Spouse	\$5.41	\$11.20
Employee and Children	\$5.55	\$11.48
Employee and Family	\$8.26	\$17.08

*The benefits shown only reflect in-network costs. Please consult the plan documents to see out-of-network costs.

VOLUNTARY BENEFITS

Voluntary Life and Accidental Death and Dismemberment (AD&D)

New York Life is the provider of **voluntary life and accidental death and dismemberment (AD&D)** insurance. **Eligibility begins the first day of the month following sixty (60) days of employment.** Term life and AD&D insurance provides financial security for your family and loved ones. There are options to buy insurance for yourself and your dependents. Payroll deductions are made on a post-tax basis.

Guaranteed Issue: There are no health questions or physical exam required up to the listed amount.

Employees must purchase coverage for themselves in order to purchase coverage for their dependents.



Benefits	
Voluntary Employee Term Life Insurance	Lesser of 5x base salary up to \$150,000
Voluntary Employee AD&D Insurance	\$20,000
Voluntary Spouse Life	\$5,000 - \$50,000
Voluntary Spouse AD&D Insurance	\$2,500
Voluntary Child Life	\$10,000
Voluntary Child AD&D Insurance	\$2,500

Voluntary Short-Term Disability Insurance



New York Life is the provider of the **voluntary Short-Term Disability (STD) plan.** Short-term disability is designed to protect your salary in the event you become unable to work from a non-work-related injury or sickness. Short-term disability income benefits are used to provide a source of income. **Eligibility begins the first day of the month following sixty (60) days of employment.**

PROVISION	BENEFIT
Benefits Begin	• 14 th day for disability to sickness
Benefits Payable	• 24 weeks
Percentage of Income Replaced	• 60% of weekly earnings
Minimum Weekly Benefit	• \$25
Maximum Weekly Benefit	• \$2,000
Pre-Existing Conditions	• 3/12 for new claims

BENEFITS FOR NOW & LATER

UnitedHealthcare is the provider of several voluntary policies – including **accident, critical illness, and hospital indemnity** insurance. **Eligibility begins the first day of the month following sixty (60) days of employment.** Some key features to think about:

- **Portable** – The accident, critical illness, and hospital indemnity policies are “portable,” meaning that if you elect coverage and you leave Rose International, you have the opportunity to work with UnitedHealthcare to keep the policy at the same rate you would be paying as an employee for the first 12 months.
- **Pre-Existing Conditions** – The accident, critical illness, and hospital indemnity policies listed below will cover any pre-existing conditions that may be present when the policy becomes active.

Voluntary Accident Insurance

UnitedHealthcare is the provider for voluntary accident insurance. Accidents are unexpected, and the costs associated with treatment can add up quickly. A common injury – such as a fracture – could result in emergency room treatment, overnight hospital stays, surgery, and physical therapy. Medical plans include deductibles and co-pays which could leave you financially responsible for a significant out-of-pocket expense. Accident insurance can help cover some of those costs.

Benefits	Low Plan	High Plan
Ground Ambulance	\$300	\$400
Emergency Room Visit	\$200	\$300
Urgent Care Visit	\$150	\$200
Fractures	\$450-\$6,000	\$600-\$9,000
Dislocations	\$750-\$6,000	\$1,000-\$9,000
Rehabilitative Therapy	\$30 per visit	\$50 per visit
Inpatient Hospital Admission – Initial Day	\$1,000	\$1,500
Inpatient ICU Admission – Initial Day	\$2,400	\$3,000
Inpatient Hospital – Daily Benefit	\$200	\$300
Wellness Benefit	\$50 per employee and insured spouse	
Coverage Rates	Low Plan	High Plan
Employee Only	\$7.50	\$9.99
Employee and Spouse	\$11.97	\$15.94
Employee and Child(ren)	\$14.80	\$20.11
Family	\$22.87	\$30.96

Voluntary Critical Illness Insurance

Diagnosis	Initial Occurrence	
Invasive Cancer	100% of Coverage Amount	
Non-Invasive Cancer	25% of Coverage Amount	
Benign Brain Tumor	100% of Coverage Amount	
Heart Attack (Myocardial Infarction)	100% of Coverage Amount	
Stroke	100% of Coverage Amount	
Major Organ Failure	100% of Coverage Amount	
Advanced Parkinson’s Disease	100% of Coverage Amount	
Advanced Alzheimer’s Disease	100% of Coverage Amount	
Wellness Benefit	\$50 per Employee and Insured Spouse	
Guaranteed Issue Amount	\$10,000 Plan	\$20,000 Plan
Employee	\$10,000	\$20,000
Spouse and Children	\$5,000	\$10,000
Rates		
Rates are age-banded and based on the amount of coverage elected.		

UnitedHealthcare is the provider for the voluntary critical illness insurance. This plan provides coverage for costs associated with critical illnesses. If you are diagnosed with a specific critical illness, this plan provides coverage for out-of-pocket expenses associated with a critical illness. If you choose to elect this benefit, you have the opportunity for you and your dependents to elect up to the guaranteed issue amount without evidence of insurability.

Hospital Indemnity Insurance

UnitedHealthcare is the provider of the voluntary hospital indemnity insurance. Be better prepared financially when you are admitted to a hospital. This coverage pays an up-front, lump-sum benefit if you are admitted to a hospital.

This is not a medical plan, but rather a supplemental policy to enhance the medical plan.

Benefits	
Hospital Admission (1 day/plan yr)	\$1,000
Hospital Confinement (29 days/plan yr)	\$200
ICU Confinement (29 days/plan yr)	\$400
Inpatient Drug, Alcohol, Mental, Rehab (30 days/plan yr)	\$150
Daily Benefit – Annual Maximum	30 Days
Coverage Rates	
Employee Only	\$11.15
Employee and Spouse	\$22.27
Employee and Child(ren)	\$21.42
Family	\$35.07

401(k) RETIREMENT PLAN

Fidelity is the administrator of Rose International's Retirement Savings Plan. You are eligible (must be 18 years old) to participate in the Rose International 401(k) plan 24 hours after you receive your first payroll check. Rose will match 25% of the first 7% that you contribute per paycheck (up to a maximum of \$1,000 annually) subject to the following vesting schedule:



2025 Contribution Limits	
401(k)	\$23,500
Catch Up Contribution: 50+	\$7,500
Catch Up Contribution: 60 - 63	\$11,250

- 20% for two (2) years of service
- 40% for three (3) years of service
- 60% for four (4) years of service
- 80% for five (5) years of service
- 100% for six (6) years of service

Fidelity will send you an email confirming your eligibility for Rose's 401(k) plan and a letter detailing how to access your online account. Setup up your online account, check your balance, change your contribution rate, select investments, and much more.

For account issues, call **Fidelity at (800) 835-5097**

NetBenefits by Fidelity offers the financial help you need all in one place! NetBenefits has evolved to provide help with retirement, creating an emergency fund, managing your spending, to improving your investing know-how and growing your savings.

Rose International has also partnered with **OneDigital** to be the plan investment advisor. OneDigital can help employees make better investment and retirement decisions. For investment education call OneDigital at **(800) 768-4926**.



Get instant access to balances, investments, educational resources, and more.

Download **NetBenefits** Today!

WHO TO CALL

Benefit	Who To Call	Website	Phone Number
Medical & Prescription Drugs	United Healthcare	www.myuhc.com	(866) 314-0335
Prescription Mail Order	Optum Home Delivery	www.myuhc.com	(866) 314-0335
Dental	United Healthcare	www.myuhc.com	(877) 816-3596
Vision	United Healthcare	www.myuhc.com	(800) 638-3120
Health Savings Account (HSA)	Optum	https://enrollhsa.optumbank.com	(866) 988-2006
Life Insurance and AD&D	New York Life	www.myNYLGBS.com	(888) 842-4462
Short and Long Term Disability	New York Life	www.myNYLGBS.com	(888) 842-4462
Accident Insurance	UnitedHealthcare	www.myuhc.com	(866) 556-8298
Critical Illness Insurance	UnitedHealthcare	www.myuhc.com	(866) 556-8298
Hospital Indemnity	UnitedHealthcare	www.myuhc.com	(866) 556-8298
Employee Assistance Program	ComPsych	www.guidanceresources.com Web ID: NYLGBS	(800) 344-9752
401(k) Savings Plan	Fidelity	401k.com	(800) 835-5097

LEGAL NOTICES

The following legal notices can be found at: <https://roseinternationalbenefits.com/>

COBRA Continuation Coverage General Notice | Special Enrollment Notice | Childrens Health Insurance Premium Notice | Medicare Part D | Women's Health and Cancer Rights Act | Notice of Privacy Practice