



2026 Benefits guide

EXPLORE • EDUCATE • EMBRACE

EAST WEST

FAMILY OF COMPANIES

east west partners



Enrollment
Checklist

Medical

HSA/FSA

Dental

Vision

Life &
Disability

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Time to Embark

Life is a journey – with each of us taking different paths to arrive at our destination. And we are pleased that your path and East West's path have crossed at this point on your journey. We know that our most important resource is our people. Because we care about you, we strive to offer you benefits and programs that recognize the whole you wherever you are on your journey.

This year we are asking you to take additional time during enrollment to:

- **EXPLORE** all of the benefit options provided to you.
- **EDUCATE** yourself before you make your benefit choices.
- **EMBRACE** the programs and plans that East West provides to improve your overall well-being.

Check out the rest of this guide for information about your benefits. Share it with your family members. You can contact Total Rewards at **970-790-3102**, if you have questions. If you need additional help, email benefits@eastwest.com.

Enjoy the journey!



Enrolling in your benefits



Create an account or log in with your existing account at timeclock.eastwest.com.



Begin the benefits enrollment process.



Elect the benefits you want.



Save or submit your elections.



Print or save a copy of your elections for your records.

Top 10 Enrollment Tips & Checklist

Don't ignore Benefits Enrollment. On any journey it helps to have a plan and a map. Follow these simple tips to make enrollment easy!

1	Save the dates for enrollment. There is nothing worse than remembering after enrollment has closed.	7	Save money by using Flexible Spending Accounts (FSAs). When you enroll in Health Care or Dependent Care FSAs you pay expenses with pre-tax deposits to your account.
2	Do your prep work. Who do you want to enroll? <ul style="list-style-type: none">▪ Gather complete names and Social Security numbers.▪ Be sure your address is correct.▪ Talk to your spouse. Do they have coverage at work?	8	Consider increasing Life and Disability Insurance. Don't miss out on an opportunity to add more financial protection.
3	Update your beneficiaries. Be sure your beneficiary information is up-to-date.	9	Increase your contribution to your 401(k). There is no time like the present to save more.
4	Plan ahead. Write it down. What do you think your health care expenses will be in the coming year? You don't need exact numbers — just an estimate. Save this information. <ul style="list-style-type: none">▪ Are you getting married? Adding a child to your family?▪ If you are enrolling a dependent in a plan, please note you must provide documentation to verify their eligibility.▪ Planning elective surgery or procedures?▪ Don't forget dental and vision expenses. Are braces in the future? What about glasses or contact lenses?▪ Do you have a new chronic condition?▪ Have you added any maintenance medications?	10	Review all of the voluntary benefits that East West offers. Fido will thank you. Yes, we offer Pet Insurance among many other plans.
5	Learn about all of our medical plan options. Don't just enroll in what you had last year. <ul style="list-style-type: none">▪ Read about each plan.▪ Is your doctor or hospital still in the network?▪ Consider a Health Savings Account (HSA) to save for current and future health care expenses.▪ Ask questions. Call 866-989-2942 for help before you enroll.		
6	Do the math. Consider the monthly cost for benefits, your estimated expenses and what you can afford to pay out-of-pocket for health care. Use the Alex Tool to compare plan options including premiums and potential out of pocket costs. Visit Alex here .		

Enroll online

- Visit timeclock.eastwest.com and enter your name & password.
- Follow the enrollment link on your UKG dashboard or click on "Enrollment" in the menu under "My Benefits."

Consider your options carefully before submitting your elections and be sure to enroll by the deadline. **If you miss the deadline you will not have benefit coverage for 2026.** You'll need to wait until the next annual enrollment period unless you experience a Qualified Life Event.

NOTE: It is an active enrollment year, your current elections will not carry over into 2026.





Benefits Eligibility

Eligibility

Current Employees

You are eligible if you are a full-time, year round employee working a defined number of hours per week.

New Hire Employees

You are eligible for benefits on the first day of the month following one full month of employment. If you are a full-time, year round employee working a defined number of hours per week.

Dependents

- Your legal spouse
- Your children (biological, step, legally adopted or eligible foster children) up to age 26
- Your disabled children of any age (documentation required)

When enrolling a dependent in a benefit plan, it is necessary to submit appropriate documentation to confirm their eligibility.

Changing your benefits

Generally, you may only make or change your benefit elections as a new hire or during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualifying life event such as:


- Marriage, divorce or legal separation
- Birth or adoption of a child*
- Loss or gain of other coverage by you or your dependent
- Eligibility for Medicare or Medicaid

*Please note, enrollment for newborns or adopted children is not automatic. You must complete the life event process to add them to your coverage.

You have 31 days from the qualified life event to make changes to your coverage.

Medical Plan Overview

East West Companies offers a variety of medical plan options to meet your individual needs.

Anthem  You can choose from 3 Anthem plans:



PPO Plan






Health Savings Account (HSA) Plan



HDHP Plan

Plan Details

- **NEW!** All Medical plans will be administered by Anthem, confirm your provider is In-Network by visiting [anthem.com](https://www.anthem.com).
- All plans cover the same basic services, including prescription drugs.
- Prescription drug benefits for all plans will continue to be offered through RxBenefits and use the  network.
- All plans cover in-network preventive care at 100%.
- The plans differ in the amount you pay out-of-pocket for premiums, deductibles, copays and coinsurance.
- Only the Health Savings Account (HSA) Plan offers you the option of opening a Health Savings Account (HSA)
- All plans include  transcarent, resulting in certain surgical procedures being provided at low to no-cost for members. See page 9 for additional details.
- All plans include , providing no-cost virtual physical therapy.

For complete details on your medical plan options see the Medical Plan Comparison Chart on page 6 in this guide. You can also call Anthem at **844-995-1743** or visit [anthem.com](https://www.anthem.com).



Medical Coverage

	Anthem PPO		Anthem Health Savings Account (HSA)		Anthem HDHP	
Medical Plan Provisions	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$1,000/\$3,000	\$3,000/\$6,000	\$2,500/\$5,000*	\$5,000/\$10,000	\$6,650/\$13,300	\$13,300/\$26,600
Out-of-Pocket Maximum (Includes Deductible)	\$4,000/\$12,000	\$12,000/\$24,000	\$5,000/\$10,000	\$10,000/\$20,000	\$6,650/\$13,300	\$13,300/\$26,600
Coinsurance	20%	40%	20%	40%	0%	50%
Specialist Office Visit	\$25/\$50	Ded/40%	Ded/20%	Ded/40%	Ded/100%	Ded/50%
Preventive Care	Covered at 100%	Ded/40%	Covered at 100%		Covered at 100%	Ded/50%
Inpatient Hospital Services	Ded/20%	Ded/40%	Ded/20%	Ded/40%	Ded/100%	Ded/50%
Outpatient Hospital Services	Ded/20%	Ded/40%	Ded/20%	Ded/40%	Ded/100%	Ded/50%
Urgent Care	Ded/20%		Ded/20%		Ded/100%	
Emergency Room	\$250 copay		Ded/20%		Ded/100%	
Pharmacy Drugs (up to a 30-day supply)						
Generic	\$15	50%	Ded/20%	Ded/20%	\$15	Ded/50%
Brand Preferred	\$40				\$40	
Brand Non-Preferred	\$70				\$70	
Mail Order Pharmacy Drugs (90-day supply)						
Generic	\$30	Not covered	Ded/20%	Not covered	\$30	Not covered
Brand Preferred	\$80				\$80	
Brand Non-Preferred	\$140				\$140	

*Per IRS guidelines, individual deductible is \$3,400 when enrolled with dependents.



Medical Plan Enhancements



Surgical Coordination Services

East West Partners has partnered with Transcarent to provide members enrolled in the Anthem medical plans access to high quality surgeons for non-emergent covered surgical procedures with no out-of-pocket costs*.

Transcarent also provides a personal Care Coordinator to handle the details including paperwork, appointment scheduling, and travel arrangements.

Surgical procedures offered include:

- Cardiac
- General
- Orthopedic
- Women's Health
- Neurological
- Spine
- Vascular

*Qualified surgeries provided at no cost to you when enrolled in the HDHP or PPO medical plans. IRS minimum guidelines apply for the HSA medical plan, requiring that the member meet their deductible before the cost-sharing benefit can apply.



Musculoskeletal Care

East West Partners has added Musculoskeletal Care through Hinge Health to all medical plans.

Hinge Health delivers personalized virtual physical therapy to all eligible participants to help reduce pain and get the care you need at no cost to you, regardless of the medical plan you are enrolled in.

Hinge Health services include:

- One-on-one physical therapy sessions
- Motion tracking technology to provide real-time feedback
- On-demand exercises and stretches
- Hinge Health Enso — a wearable FDA cleared device for everyday pain relief





Health Advocate



Navigating your healthcare can feel confusing, but Health Advocate is here to help!

Health Advocate can give you step-by-step guidance in enrolling in your benefits. They can also provide you with answer to your questions about benefits so that you can take full advantage of all the East West Partners offers.

Once enrolled, you can utilize Health Advocate throughout the year to answer your benefits questions.

Health Advocate can help you:

- Locate providers
- Schedule appointments
- Facilitate pre-authorizations
- Provide special help for chronic conditions
- And more

Reach out to Health Advocate at **866-989-2942** or HealthAdvocate.com/eastwest.



Health Savings Account

You can set up a Health Savings Account (HSA) when you enroll in the Health Savings Account (HSA) medical plan. It allows you to make tax-free contributions that you can use to pay for current and future medical expenses for you and your dependents.



Start it

- Consider all of the medical choices offered and choose the plan that's right for where you are NOW on life's journey. Keep the future in mind, too. HSAs help you save for upcoming medical expenses.
- No need to go this alone. Take advantage of the experts at Fidelity ([401k.com](https://www.fidelity.com)) to answer your questions and point you in the right direction.



Build it

- All of the money in your HSA is yours even if you leave your job, change plans or retire.
- New for 2026, East West will contribute to your HSA based on your coverage tier: \$250 for employee only, \$500 for employee + spouse, and \$750 for employee + child(ren) or family coverage.*
- In 2026, the total of your contributions and the company's can be up to \$4,400 for individual coverage and \$8,750 for family coverage. If you are age 55 or older, you can contribute an additional \$1,000 per year.



Use it

- You can withdraw your money tax-free at any time, as long as you use it for qualified expenses (a list can be found on www.irs.gov).
- You can also save this money and hold onto it for future eligible health care expenses.



Grow it

- Unused money in your HSA will roll over, earn interest and grow tax-free over time.
- You decide how to use the HSA money, including whether to save it or spend it for eligible expenses. When your balance is large enough, you can invest it — tax-free.

*These company contributions count toward your annual IRS maximum and will be divided into four equal quarterly deposits. The first deposit will occur on the first of the quarter following your eligibility date, with additional deposits made each subsequent quarter for the remainder of 2026.

There is no “use it or lose it” rule.

If you don't use all of the money in your account during the year, the full amount rolls over to the next year. You OWN the account. It's yours, even if you change jobs or retire.

Flexible Spending Accounts

Choose a Flexible Spending Account (FSA) to help you pay for health care and dependent care costs using tax-free dollars.

East West offers three Flexible Spending Accounts to choose from:

- Health Care FSA
- Limited Purpose
- FSA Dependent Care FSA

Our FSAs are administered by Fidelity. Convenience and pay less in taxes. Everyone likes to save money on taxes. Plus, Flexible Spending Accounts are one way to ensure you have money set aside for health care and dependent care expenses!

You can find more information on Flexible Spending Accounts on netbenefits.com.

How it works

- You decide how much money you want to contribute each year.
- Your contribution is deducted from your paycheck before taxes are withdrawn.
- Your FSA elections are effective January 1 through December 31.
- At the end of the year, you can only rollover up to \$680* in your Health Care FSA to the next year. Amounts over \$680 will be forfeited. This is the “use it or lose it” rule.
- You can access the funds in your account to pay for eligible health care and dependent care expenses.

Account Type and Eligible Expenses	Annual Contribution Limits*	Medical Plan Associated with This Account**	Benefit
Health Care FSA*** Most medical, dental and vision care expenses not covered by your health plan (such as copays, coinsurance, deductibles and more)	Maximum contribution is \$3,400* per year	Anthem PPO Anthem HDHP	Saves you tax dollars for your out-of-pocket medical, dental and vision expenses
Limited Purpose FSA*** Dental and vision care expenses only, not covered by your plan (such as copays, coinsurance, deductibles and more)	Maximum contribution is \$3,400* per year	Anthem HSA	Saves you tax dollars for your out-of-pocket dental and vision expenses
Dependent Care FSA Dependent care expenses (such as day care, after school and elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000* per year (\$2,500 if married and filing separate tax returns)	All plans are eligible	Reduces your taxable income

*IRS limits are subject to change.

**Employees do not need to be enrolled in an East West medical plan to participate.

***Enrollment based on eligibility. Employees are eligible to participate the first of the quarter following 6 months of employment.

Dental Plan

East West offers two options for dental coverage through the Anthem Dental PPO network.

	Anthem Base Plan		Anthem Buy-up Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$100/\$300		\$50/\$150	
Annual Maximum (per Individual)	\$1,500		\$2,500	
Diagnostic and Preventive (Oral evaluations, Cleanings, Fluoride, Sealants, Space maintainers, Emergency care to relieve pain, Histopathologic exams, X-rays)	100%, no deductible			
Basic Services (Fillings, Root canal therapy/endodontics, Osseous surgery, Periodontal scaling and root planing, Denture adjustments and repairs, Oral surgery, Simple extractions, Anesthetics, Surgical extractions of impacted teeth, Repairs to bridges, Crowns, Inlays)	80% after deductible		90% after deductible	
Major Services (Crowns, Inlays/onlays, Bridges/dentures, Prosthesis over implants)	50% after deductible		60% after deductible	
Orthodontia (Reimbursement Level, Lifetime Maximum)	Not Covered		50% \$2,000 lifetime maximum	

Get the most from your dental plan

- **Stay in-network** – While you have the option of choosing any provider, you save money when you use a provider in the Anthem network.
- **Free annual check-up** – Use free preventive care to keep your mouth and gums healthy all year long.
- **Use your FSA or HSA funds** – Help pay for eligible out-of-pocket dental expenses.

Vision Plan

East West offers two vision plans through Anthem Vision.

	Anthem Vision Base Plan		Anthem Vision Buy-up Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Exam Copay	\$10	Up to \$45	\$10	Up to \$45
Material Copay	\$20	N/A	\$10	N/A
Frequency Period				
▪ Exam		12 months		12 months
▪ Lenses or Contact Lenses		12 months		12 months
▪ Frames		24 months		12 months
Frames Retail	Up to \$130 after copay	Up to \$71	Up to \$225 after copay	Up to \$71
Lenses				
▪ Single Lenses		Up to \$32		Up to \$32
▪ Bifocal Lenses		Up to \$55		Up to \$55
▪ Trifocal Lenses		Up to \$65		Up to \$65
Contact Lenses Elective	Up to \$130 after copay	Up to \$105	Up to \$225 after copay	Up to \$168

Pay for vision expenses tax-free

Use your **FSA or HSA** to pay for your exam copay and eyeglasses or contacts.

East West employees can make the most of their vision benefits, including eye exams, at Eye Pieces, an in-network provider. Additionally, they can enjoy up to 30% off on purchases, with some exclusions. To find a location, visit [Eye Pieces](#).



Life and AD&D Insurance

Life and Accidental Death and Dismemberment insurance (AD&D) is there to protect you and your family if the unexpected happens.

East West provides basic coverage and gives you the option to increase your coverage depending on your life situation today.

- You have basic Life and AD&D protection provided at no cost to you and your family.
- Consider supplementing that coverage for you, your spouse or children.

Terms to Know

- **Guaranteed Issue (GI) and Evidence of Insurability (EOI):** Guaranteed Issue (GI) describes a situation where insurance is offered to any eligible applicant regardless of health status. As a new hire, you are eligible to purchase up to the GI amount of \$150,000 without providing EOI or evidence of good health. Your spouse may purchase up to \$25,000 without EOI.
- **Imputed Income:** The IRS defines the value of your Basic Life Insurance over \$50,000 as imputed income, which is subject to federal income, Social Security and state income taxes, if applicable. This amount will be shown on your W-2 statement at the end of the year.

Life & AD&D Insurance Protection

East West provides basic protection for you and your family. All benefits-eligible employees are automatically covered by Basic Life and Accidental Death and Dismemberment (AD&D) insurance at no cost.

Voya Basic Life and AD&D Insurance Coverage

You	Your Spouse	Your Children
1.5 x annual base earnings	5,000	\$2,500/eligible children 6 months to age 26
Maximum benefit of \$200,000		\$500/birth to 6 months

Disability Insurance Protection

Disability insurance provides you with income replacement should you become disabled and unable to work due to an illness or injury. These benefits are provided at no cost to you.

Coverage	Benefit
Short-Term Disability*	66.7% of weekly pre-disability earnings up to a weekly maximum of \$2,077 Provides up to 13 weeks of coverage Benefits begin on the 15th day of injury or illness Available to all full-time year round employees on the first month after one year of service
Long-Term Disability	60% of weekly pre-disability earnings up to a monthly maximum of \$9,500 Benefits begin after 90 days of disability

Please contact benefits@eastwest.com to verify eligibility.

*STD benefits may be offset by benefits you receive from state mandated disability plans.

Voluntary Life and AD&D Insurance for You and Your Family

Need more protection? You can purchase additional Life and AD&D insurance. Rates are based on your age and the coverage level you choose. Visit benefits.eastwest.com for more information or email benefits@eastwest.com if you have additional questions.

Coverage	Benefit
Voluntary Life & AD&D for YOU	Increments of \$10,000 up to 5x your base annual salary Up to a maximum of \$500,000 Guaranteed issue of \$150,000 as a new hire
Voluntary Life & AD&D for your SPOUSE (available if you enroll in Voluntary Life & AD&D)	Increments of \$5,000 Up to a maximum of \$250,000 (maximum election is 50% of your (employee) voluntary life election) Guaranteed issue up to \$25,000 when first eligible
Voluntary Life & AD&D for your CHILDREN (available if you enroll in Voluntary Life & AD&D)	\$1,000 — birth to 6 months Increments of \$2,500 up to \$10,000 — 6 months to age 26





Additional Benefits

Voluntary Accident Coverage

Accident Coverage insurance provides a lump-sum payment for accidents or accidental death & dismemberment (AD&D), including dislocations, fractures, burns, hospitalizations, outpatient treatment, etc. Payments are made to you or your covered dependents. Visit benefits.eastwest.com for more information on coverage and rates.

Voluntary Critical Illness

Critical Illness insurance provides a lump sum payment after a diagnosis of cancer, heart attack, stroke, major organ transplant, etc. You can elect either \$5,000, \$10,000, \$20,000 or \$30,000 in coverage. Your spouse may elect an amount equal to 100% of the employee coverage and your children may elect an amount equal to 50% of the employee coverage. Payments are made directly to you or your covered dependents. Visit benefits.eastwest.com for more information on coverage and rates.

Voluntary Hospital Indemnity

Hospital Indemnity Insurance pays a fixed daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility. Payments are made directly to you or your covered dependents. Visit benefits.eastwest.com for more information on coverage and rates.

Pet Insurance

Voluntary **My Pet Protection** insurance coverage, provided by Nationwide, protects your precious puppy, cat, bird or exotic animal.

Benefits include:

- Cash back on eligible vet bills
- Use any vet; no networks or pre-approvals
- Optional wellness coverage available (spay, neuter, dental cleanings, exams, vaccinations and more)
- 24/7 access to the Vethelpline

Visit benefits.petinsurance.com/ewpartners.com to enroll. Complete the application to determine rates for your pet coverage.



Additional Benefits

Voluntary Legal Plan

East West offers a voluntary legal plan, through **MetLife Legal Plans**, to all benefit-eligible employees, their spouse and children up to age 26. With MetLife Legal you have access to a nationwide network of more than 2,500 law firms. Use them for a variety of legal matters, including the following and more:

- Selling, purchasing or refinancing a home
- Wills, living trusts, name changes and prenup agreements
- Debt collection, personal bankruptcy and consumer protection services
- Civil litigation and traffic defense (except for DUI offenses and juvenile offenses)

Find out more at benefits.eastwest.com or call **800-821-6400** Monday through Friday, 8:00 am to 7:00 pm Eastern time.

Voluntary Identity Theft Insurance

The more time we spend on the computer and our phones, the more vulnerable we are to identity theft. East West is partnering with **ID Watchdog** to offer you voluntary identity theft protection to help secure your financial wellbeing. You can find details on all that the Platinum Plus ID Watchdog Plan offers on our website at benefits.eastwest.com.

PerkSpot Employee Discount Program

In 2026, East West continues to partner with **PerkSpot**, offering you a marketplace of exclusive discounts from top brands and local businesses. You can access your discounts through the PerkSpot discount portal at eastwest.perkspot.com. Then search by brand or category.



Additional Benefits

Employee Assistance Program (EAP)

We're here for you! It can be tough to find a healthy balance in our lives. At East West, our Triad Employee Assistance Program can be your go-to resource for life's day-to-day challenges or a sudden critical event. In either type of situation, our EAP is there to help you make it all work.

The EAP offers free confidential support and resources (up to 6 sessions per event) to help you manage life events and challenges including:

- Stress
- Drug and alcohol concerns
- Grief and loss
- Depression and anxiety
- Workplace issues
- Change and transition

In addition, the EAP offers a broad range of work-life services, including short-term counseling and referrals to local resources to help make day-to-day life easier.

Our EAP is provided by Triad and is available to you and all members of your household. You can reach the EAP at **877-679-1100** (company code: eastwest). Or visit triadeap.com.

Please note: All employees enrolled in an East West health plan will have access to an additional Employee Assistance Program (EAP) through Anthem. Contact **800-999-7222** for more information.

You can find complete information on all your East West benefits at benefits.eastwest.com.



Contact Information

Plan	Provider	Phone Numbers	Additional Information
Medical, Dental, and Vision	Anthem	844-995-1743	anthem.com
Prescription Drugs	RxBenefits	800-734-4196	caremark.com CustomerCare@rxbenefits.com
Surgical Coordination	Transcarent	888-781-2417	transcarent.com
Virtual Physical Therapy	Hinge Health	855-902-2777	hingehealth.com
Advocacy Services	Health Advocate	866-989-2942	HealthAdvocate.com/eastwest
Flexible Spending Accounts (FSAs) & Health Savings Account (HSA)	Fidelity	800-544-3716	netbenefits.com
Retirement 401(k)	Fidelity	800-544-3716	netbenefits.com
Employee Assistance Program (EAP)	Triad Anthem	877-679-1100 800-999-7222	triadeap.com anthem.com
Life & AD&D Insurance	Voya	888-464-3652	presents.voya.com/EBRC/Home/EastWestPartners
Short-Term & Long-Term Disability	Voya	888-464-3652	presents.voya.com/EBRC/Home/EastWestPartners
Accident Coverage	Voya	877-236-7564	presents.voya.com/EBRC/Home/EastWestPartners
Critical Illness Coverage	Voya	877-236-7564	presents.voya.com/EBRC/Home/EastWestPartners
Hospital Indemnity	Voya	877-236-7564	presents.voya.com/EBRC/Home/EastWestPartners
Voluntary Pet Insurance	Nationwide	877-738-7874	benefits.petinsurance.com/ewpartners
Voluntary Legal Plan	MetLife	800-821-6400	metlife.com/mybenefits
Voluntary Identity Theft Insurance	ID Watchdog	800-970-5182	idwatchdog.com
Employee Discount Program	PerkSpot	866-606-6057	eastwest.perkspot.com
Benefits & Payroll		970-790-3102	Benefits: benefits@eastwest.com Payroll: payroll@eastwest.com
Human Resources		970-790-3145	hr@eastwest.com
IT Support		970-748-5555	support@eastwest.com





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About this guide

This benefits summary provides selected highlights of the East West Family of Companies employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefits plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. East West reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.

