Community Care Partners

BENEFITS GUIDE 2026

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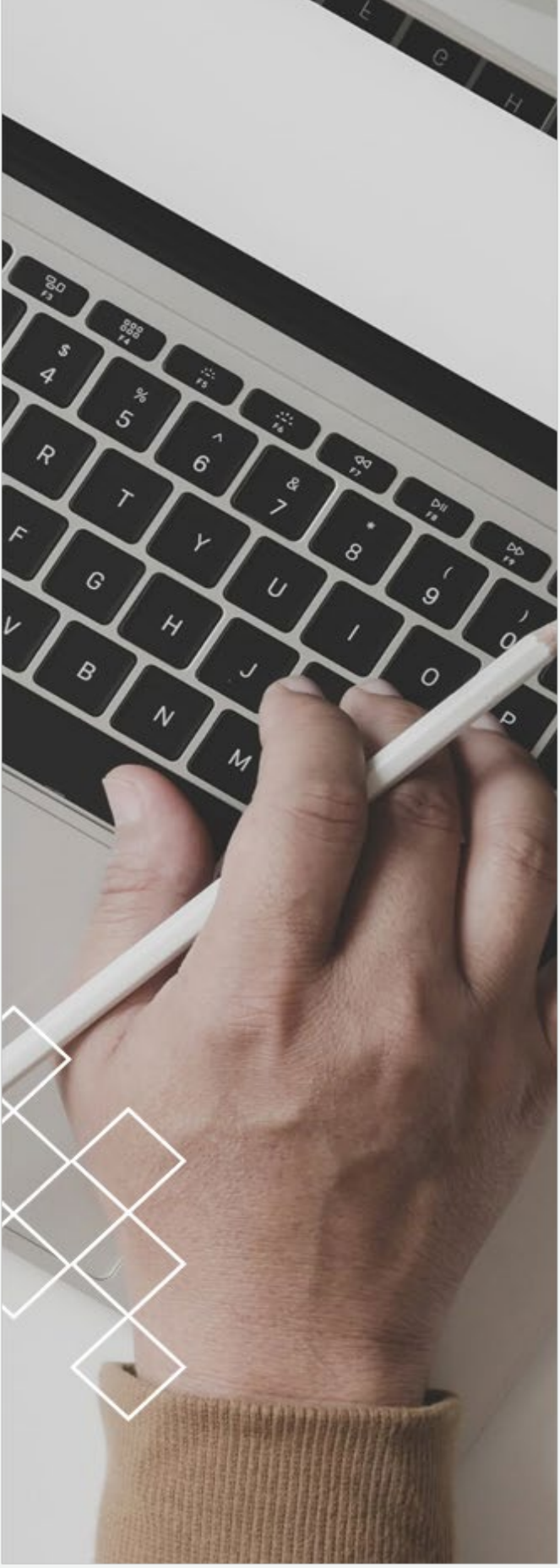

IMPORTANT BENEFITS INFORMATION

Welcome to *Community Care Partners' (CCP)* Annual Benefits Offering. *CCP* is proud to offer a competitive and comprehensive benefits program for our full-time team members.

We encourage you to take the opportunity to review all that our benefits program has to offer in detail. It is important that you carefully consider each benefit, its cost and value to you, and whether it is appropriate for you and your family members. By taking the time to examine all of your options, you will ensure that your benefits meet your needs throughout the plan year.

We are pleased to introduce several enhancements to our benefits program for the 2026 plan year. For a complete overview of the benefits available, please see Page 4 of this guide.

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Benefit	Enrollment: Optional Election or Auto Enrolled	Coverage
Medical	**Optional Election** You and *CCP* share the cost	*CCP* offers an Individual Health Care Reimbursement Arrangement (ICHRA) through Take Command. With an ICHRA, you are provided with an allowance and have the freedom to choose the medical plan from the individual market that best serves your needs.
Voluntary Dental	**Optional Election** You and *CCP* share the cost	*CCP* offers comprehensive dental coverage through MetLife.
Voluntary Vision	**Optional Election** You pay the cost	*CCP* offers a vision plan through VSP.
Basic Life and AD&D	**Automatic** *CCP* pays the cost	*CCP* pays for Basic Life and AD&D in the amount of 1x Base Annual Salary up to $150,000 for all full-time team members.
Voluntary Life and AD&D	**Optional Election** You pay the cost	You may elect life insurance in $10,000 increments to a maximum of $500,000. You can also purchase life insurance for your spouse and child(ren).
Voluntary Short-Term Disability (STD)	**Optional Election** You pay the cost	You may elect short-term disability coverage in the amount of 60% of your annual base salary to a weekly maximum of $1,500.
Long-Term Disability (LTD)	**Auto Enrolled** *CCP* pays the cost	You are automatically enrolled in long-term disability coverage in the amount of 50% of your annual base salary to a monthly maximum of $5,000.
Team Member Assistance Program	**Auto Enrolled**	*CCP* provides you and your household members with access to free, confidential support to help with personal or professional problems through MetLife.
Great Werk Perks	**Optional Election**	Offers team members free access to thousands of exclusive discounts on everyday essentials, travel, entertainment and more by partnering with employers and leveraging large-scale buying power.
401k	**Optional Election** You and *CCP* share the cost	*CCP* will match your contributions at 100% for the first 3% you defer starting the first of the month following 30 days of employment.

Contacts for benefit offerings may be found on page 20 of this guide.

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TERMS YOU NEED TO KNOW

- **Allowance**
  Money your employer contributes to help pay for your selected health plan.

- **Authorization (Pre-Authorization)**
  Approval your insurance company may need before certain services or medications are covered.

- **Benefit Year**
  The 12-month period your coverage lasts. Your plan year is January 1, 2026 - December 31, 2026.

- **Claim**
  A request sent to your insurance company asking them to pay for a service you received.

- **COBRA**
  A law that lets you keep your job-based health plan for a short time after leaving your job. You usually pay the full cost of the plan plus an administrative fee from the carrier.

- **Coinsurance**
  The percentage of the bill you pay after meeting your deductible.
  Example: You pay 20%, and insurance pays 80%.

- **Copayment (Copay)**
  A set dollar amount you pay when you get care or a prescription.
  Example: $25 for a doctor visit.

- **Deductible**
  The amount you must pay for covered services before your insurance starts to help with costs.

- **Eligible Dependent**
  A family member—like a spouse, child, or domestic partner—who can be added to your insurance plan.

- **Explanation of Benefits (EOB)**
  A summary from your insurance company showing what was billed, what was paid, and what you owe.

- **Health Savings Account**
  A tax-advantaged savings account for paying qualified medical expenses, available to those enrolled in a high-deductible health plan (HDHP)

- **ICHRA (Individual Coverage Health Reimbursement Arrangement)**
  An employer-funded health benefit that allows businesses of any size to give employees a tax-free reimbursement for qualified medical expenses, including premiums for individual health insurance plans.

- **In-Network Provider**
  A doctor, hospital, or clinic that works with your insurance company for lower rates.

- **Out-of-Network Provider**
  A provider who doesn't have a contract with your insurance company. You may pay more for care.

- **Out-of-Pocket Maximum**
  The most you'll pay in a year for covered care. After that, your plan pays 100%.

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ELIGIBILITY

QUALIFYING EVENTS

Your benefit choices are binding through the end of the plan year per IRS regulations. You may only change your benefits if you experience a qualifying life event. Here are some examples:

- Marriage
- Birth & Adoption
- Divorce
- Change in coverage through a spouse's plan
- Death of spouse or dependent
- Loss of dependent status
- Gain/loss of eligibility for Medicare or Medicaid
- Gain/loss of eligibility for a Children's Health Insurance Program (CHIP)
- Receiving a Qualified Medical Child Support Order (QMCSO)

Please review the enclosed materials carefully. Be aware that outside of your enrollment period, you will not be able to change your benefit elections until the next open enrollment period unless you experience a Qualifying Life Event. If you experience a Qualifying Life Event, you will have 30 days to make or change your benefit election(s).

ELIGIBILITY

Team Members working a minimum of 30 hours per week become eligible to participate in the CCP benefits program. **Benefits are effective on the first of the month following 30 days of employment.**

DEPENDENT COVERAGE

In addition to electing coverage for yourself, you may elect to cover your:

- ✓ Legal Spouse
- ✓ Domestic Partner
- ✓ Common Law Spouse
- ✓ Children up to age 26
- ✓ Unmarried children over age 26 who are incapable of self-care because of a disability and who rely on you for support

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ENROLLMENT

ENROLLING IN COVERAGE

Your enrollment period is an important time to review your benefits and choose the best options for you and your family. Review the 2026 Employee Benefits Guide to understand the coverage available and changes to the CCP Benefit Program. **You can enroll in coverage within 30 days of your hire date or during the annual open enrollment period.**

As a newly hired eligible employee or during annual open enrollment, you will make your benefit selections via TakeCommand and the Dayforce portal. Your benefit elections can be viewed at any time during the year.

Please visit Dayforce to access your team member profile. Your personal benefit elections will be housed in the current elections section of the benefits screen.

You must access the TakeCommand portal to enroll in ICHRA at:
https://www.takecommandhealth.com/community-care-partners

OPEN ENROLLMENT

For 2026, we will have an **active Open Enrollment**. This means that you **MUST** take action in order to continue benefits in the 2026 plan year.

You must complete the enrollment process in TakeCommand and Dayforce and make your elections between **November 12, 2025, thru November 26, 2025.** Benefits will be **effective as of January 1, 2026, thru December 31, 2026.**

Once you access your benefit information, please be sure to verify personal details and enter any missing information related to your benefits, such as dependent and beneficiary information.

2026 Open Enrollment:
November 12th- 26th, 2025

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MEDICAL BENEFITS

MEDICAL PLAN OPTIONS

Your medical insurance benefit will be offered through an ICHRA (individual coverage health reimbursement arrangement). This is a tax-advantaged insurance benefit plan that allows employers to reimburse their team members for the cost of individual health insurance premiums. Community Care Partners sets an allowance, team members choose the plan that fits their needs, and Community Care Partners contributes up to the allowance.

By partnering with **Take Command Health**, **Community Care Partners** is offering team members flexibility and freedom to choose the medical insurance plan that best fits their needs, rather than limiting all team members to one carrier.

Group Plan

ICHRA
(Individual Coverage Health Reimbursement Arrangement)

Now you can sign up for the health plan that works for your needs, your doctors, and your prescriptions!

Buy Individual Insurance
Shop for the individual insurance plan that best fits your needs and budget.

Receive Tax-Free Funds
Every month, your employer will fund or reimburse up to a predetermined amount.

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HEALTH INSURANCE 101

An Overview of the Terms You Will See While Shopping

What Your Plan Costs?

What you pay	Description	Example
Premium	The monthly cost of the plan	$200 a month
Copay	A fixed amount for care	$25 for a doctor visit
Deductible	For things without a copay, you have to pay this amount first before insurance pays	If your plan has a $1,000 deductible, you'll pay the first $1,000 each year
Coinsurance	The percentage you pay after the deductible	If your bill after your deductible is $100 & your coinsurance is 20%, you pay $20
Max-out-of-pocket	The most you'll pay in one year. After you reach this amount, insurance pays everything	If your annual max is $1,000 and you get a bill for $1M, you pay $1,000 & nothing more

What your plan covers?

No Cost Preventative Care

Things like annual OBGYN visits, screening tests & immunizations are covered at no costs to you.

Formulary

A list of prescription drugs your health plan covers & their cost to you.

Other Plan Features

HDHP: A High-Deductible Health Plan offers lower premiums but a higher deductible. You can save money if you're relatively healthy & protect yourself from serious injuries & illnesses.

HSA: A Health Savings Account is a bank account that allows users to pay medical bills tax-free. HSAs only work with HDHPs.

What Doctors Are Included?

Provider Network

Most insurance plans have a specific group of doctors you can see called a Provider Network. There are 4 major network types. Understanding the network type & making sure your doctor is "in network" are important for saving money.

	Most Flexible			Most Affordable
Types of Networks Tip: Find the most affordable network with your doctors.	**PPO** Preferred Provider Organization	**EPO** Exclusive Provider Organization	**POS** Point-of-Service	**HMO** Health Maintenance Organization
Primary Care Physician (PCP) required	NO	SOMETIMES	YES	YES
Referral required to see a specialist	NO	NO	SOMETIMES	YES
"In-network" benefits	YES	YES	YES	YES
Non-emergency "out-of-network" benefits	YES	NO	YES	NO
Emergency coverage	YES	YES	YES	YES

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Plan Options

Insurance plans are often described in metallic tiers: bronze, silver and gold. Typically, the more you pay each month in medical premiums, the less you'll pay in cost-sharing with each medical visit. If you're generally healthy, and looking to protect yourself against major medical events, such as serious illness or injury, the bronze plan may be an effective option for you. While your monthly medical premium will be low, you will be responsible for covering most routine care expenses with each medical visit. If you tend to use a lot of medical services, a gold plan might be a better option with higher monthly medical premiums, but less cost with each medical visit.

Tier	Premiums	Cost Shares (deductible, copays, etc.)
Bronze	$	$$$
Silver	$$	$$
Gold	$$$	$

Self-Enroll Plans: Additional Steps

- ✓ After selecting your Self-Enroll plan in HRA Hub, follow the link and select the same plan on the carrier's site or exchange and complete your enrollment information.
- ✓ Please note that your AutoPay payment information will not display immediately in HRA Hub as your selection is processing and payment details are loading. As soon as your info loads, you can click the "eye" icon to view, copy, and paste your routing and account numbers* for use when you enroll on the carrier site or exchange.
- ✓ After completing enrollment on the carrier site or exchange, return to HRA hub and confirm your plan details (plan name, premium amount, and members who are covered).

Easy Enroll: Extra Step Plans

- ✓ Important: Follow Instructions sent to you by Take Command and/or the insurance company to finish your enrollment. Examples included entering AutoPay payment details for initial premium payment, enabling recurring payments, providing a signature, etc. Required to complete enrollment and obtain coverage!
- ✓ Your Auto Pay details* can be found in your HRA Hub Portal under "Settings."

***NOTE: The auto enrollment account is a company provided account not your personal banking information. Your benefit deductions will process via your standard pre-tax payroll process as normal.**

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VOLUNTARY DENTAL BENEFITS | MetLife

CCP offers you comprehensive dental plans through MetLife. MetLife has a national network plan that provides coverage for services including Preventive, Basic, Major, Restorative and Orthodontia. You may use any dental provider you choose, in-network or out-of-network, but you will pay more for out-of-network care because in-network providers have agreed to discounted rates for plan members.

When you use out-of-network providers, the reimbursement for what is considered reasonable and customary is in the 90th percentile of fees charged in your area. This helps minimize any balancing billing but remember that the best way to maximize the benefit is by visiting an in-network dentist.. This chart is for illustrative purposes only. For specific plan details, please refer to your summary plan description (SPD).

Services	MetLife Dental	
	In-Network You Pay [A]	Out-of-Network You Pay [B]
Deductible [C] *(Applies to Basic & Major)*	$50 Individual $150 Family	$50 Individual $150 Family
Preventive Services *(Deductible waived for Preventive)*	Covered at 100%	Covered at 100%
Basic Services	20% after deductible	20% after deductible
Major Services	50% after deductible	50% after deductible
Annual Maximum	$1,500	$1,500
Orthodontia *(Dependent Children up to age 19)*	50% after deductible	50% after deductible
Orthodontia Lifetime Maximum	$1,000	$1,000

[A] *Services provided by a MetLife Dental PPO network dentist will be covered according to MetLife's Contracted Fee Schedule.*

[B] *Services provided by an out-of-network dentist will be covered by MetLife according to Reasonable and Customary Allowances at the 90th percentile. Out-of- network dentists may balance bill you up to their usual fees.*

[C] *Applies to Basic and Major Services only*

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VOLUNTARY VISION BENEFITS | MetLife

Our vision coverage is provided through VSP. The Vision Plan specializes in providing choice, value and quality products and services. This plan allows you to receive a complete eye examination and materials (if needed). Below is a summary of the Vision benefits offered to you. This chart is for illustrative purposes only. For specific plan details, please refer to your summary plan description (SPD).

Services	VSP Vision	
	In-Network You Pay	Out-of- Network You Pay
Eye Exam *(Every 12 months)*	$10 copay	$45 copay
Standard Frame *(Every 12 months)*	$150 allowance + 20% discount on cost in excess	Up to $70 allowance
Standard Plastic Lenses *(Every 12 months in lieu of contact lenses)* Single Vision Bifocal Trifocal	 $10 copay $10 copay $10 copay	 Up to $30 Up to $50 Up to $65
Contact Lenses *(Every 12 months in lieu of glasses)*	$150 allowance + 15% discount on costs in excess	Up to $105

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COST OF COVERAGE

Community Care Partners pays a portion of your health care premiums; however, we do require team members to contribute toward their health care costs as well. Team members pay a dollar amount based on the level of coverage they select. The following Team Member Payroll Deductions will be effective for this plan year and will be reflected on your first paycheck after your effective date.

DENTAL Plan Payroll Deductions							
Team Member		Team Member + Spouse		Team Member + Children		Team Member + Family	
Semi- Monthly	Monthly	Semi- Monthly	Monthly	Semi- Monthly	Monthly	Semi- Monthly	Monthly
$12.86	*$25.72*	$36.19	*$72.38*	$41.47	*$82.93*	$67.85	*$135.70*

VISION Plan Payroll Deductions							
Team Member		Team Member + Spouse		Team Member + Children		Team Member + Family	
Semi- Monthly	Monthly	Semi- Monthly	Monthly	Semi- Monthly	Monthly	Semi- Monthly	Monthly
$3.83	*$7.65*	$7.66	*$15.31*	$8.08	*$16.15*	$12.09	*$24.18*

VOLUNTARY LIFE/AD&D FOR YOU AND/OR FOR YOUR DEPENDENTS

Your cost will be reflected in our HRIS platform when you enroll

VOLUNTARY SHORT-TERM DISABILITY

Your cost will be reflected in our HRIS platform when you enroll

NO COST CLINIC VISITS

Community Care Partners provides all regular full-time and part-time team members and dependents free access* to services at Community Care Partners facilities!
(Excludes PRN and 1099 Contractors.)
This includes any services performed at the place of service including labs and x-rays**.

*Does not pertain to Physical, Occupational, or other therapies offered by Community Care Partners.
**Free Access to Care does not apply to lab work processed or completed by external vendors

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GROUP LIFE AND AD&D INSURANCE | MetLife

Coverage is available through *MetLife*. Life and Accidental Death & Dismemberment (AD&D) insurance is an important benefit as it provides your beneficiaries financial protection in the event of a tragic loss.
CCP provides full-time team members with group life and accidental death and dismemberment (AD&D) insurance and **pays for 100% of the coverage**.

The amount provided by *CCP* is **1X Base Annual Salary to a maximum of $150,000**. Please refer to your certificate of coverage for applicable age reductions. Benefit terminates upon termination of employment or upon retirement.

VOLUNTARY LIFE AND AD&D INSURANCE | MetLife

If you need additional Life insurance to meet your financial needs, you can purchase **Voluntary Life and AD&D** insurance through after-tax payroll deductions for yourself, your spouse and your child(ren). Life insurance is about more than paying for memorial services—it's about making sure your family can maintain its standard of living if something happens to you. How much your family needs depends on your personal situation (other income, monthly expenses, short and long-term debt such as credit card or mortgage expenses, etc.). **This benefit is 100% the team members responsibility and is offered through MetLife**. Should you leave the company, you can elect to continue this coverage directly with *MetLife*.

Team Members Benefit Amount: Life/AD&D	✓ Increments of $10,000 to a maximum of lesser of five (5) times salary or $500,000 ✓ New Entrants: Guarantee Issue (GI) Amount $200,000
Spouse Benefit Amount: Life/AD&D	✓ Increments of $5,000 to a maximum of $100,000. Not to exceed 50% of the team members election. ✓ New Entrants: GI Amount $30,000
Child(ren) Benefit Amount: Life/AD&D	✓ $1,000, $2,000, $4,000, $5,000 or $10,000 ✓ New Entrants: GI Amount $10,000

EVIDENCE OF INSURABILITY (EOI)

- New entrant: If you elect coverage when you are initially eligible, evidence of insurability is required only for any amount over $200,000.
- New entrant: If you elect coverage for your spouse when you are initially eligible, evidence of insurability is required only for any amount over $30,000.
- Late entrant: Team members who previously declined coverage during their initial enrollment (as new entrant) can elect coverage for themselves and their spouse but must complete the required evidence of insurability form.

Evidence of Insurability (EOI): Depending on the amount of voluntary coverage you select, or if you did not elect when first eligible, you will need to submit an EOI form, which involves providing the insurance company with additional information about your health. Once your EOI is reviewed, they will notify you in writing, approving or denying your request for coverage.

ADDITIONAL BENEFITS

SHORT-TERM DISABILITY (STD) | MetLife

If you become unable to work because of a non-work-related illness or injury, short-term disability benefits can replace some of your income. After a 7-day waiting period accident or illness, you will receive **60%** of your weekly pre-disability earnings to a maximum of **$1,500 per week,** for **up to 12 weeks**. If you have an accidental injury, benefits begin the day following the accident. Benefits may be reduced by income from other income sources, such as paid time off and state-mandated disability insurance plans (California, New York, Washington, Oregon, New Jersey, and Colorado). This benefit is 100% team member paid. For cost details, refer to Dayforce.

LONG-TERM DISABILITY (LTD) | MetLife

The Long-Term Disability plan provides income during an extended period of disability if you are unable to return to work after 90 consecutive days. The plan pays a monthly benefit of **50%** of your monthly pre-disability earnings, up to a **maximum monthly benefit of $5,000**. You may receive monthly LTD benefits up to 5 years. You are automatically enrolled in this benefit at no cost to you.

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ADDITIONAL BENEFITS

LEGAL ASSISTANCE

Quality legal assistance can be pricey and it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans gives you access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents. Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Service are tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — MetLife Legal PLansvmake it easy to get legal help. You will always have a choice in which attorney to use. You can choose one from Met Life's network of prequalified attorneys or use an attorney outside of their network and be reimbursed some of the cost.

Best of all, you have unlimited access to MetLife attorneys for all legal matters covered under the plan. For a monthly premium conveniently paid through payroll deduction, an expert is on your side as long as you need them. When you need help with a personal legal matter, MetLife Legal Plans is there for you to help make it a little easier.

For additional information please visit www.legalplans.com or talk with a specialist at 1-800-821-6400.

IDENTITY & FRAUD PROTECTION

MetLife and Aura Identity & Fraud Protection helps protect you from fraud and online threats with all features in one place and a consistent experience across web and an easy-to-use app.

- ✓ Identity Theft Protection - Monitors personal info, accounts, and online reputation and sends alerts if we detect threats. Automatically requests removal of information found online to help keep it out of the hands of thieves and spammers.
- ✓ Financial Fraud Protection - Monitors credit, financial accounts, and property titles and sends alerts if suspicious changes are detected.
- ✓ Privacy & Device Protection - Shop, bank, and connect online more securely and privately with intelligent safety tools that help protect passwords, devices, and WiFi connections from hackers.
- ✓ Family Safety - Gives you the tools to protect loved ones — no matter who they are, how old they are, or where they live — from online predators and thieves.

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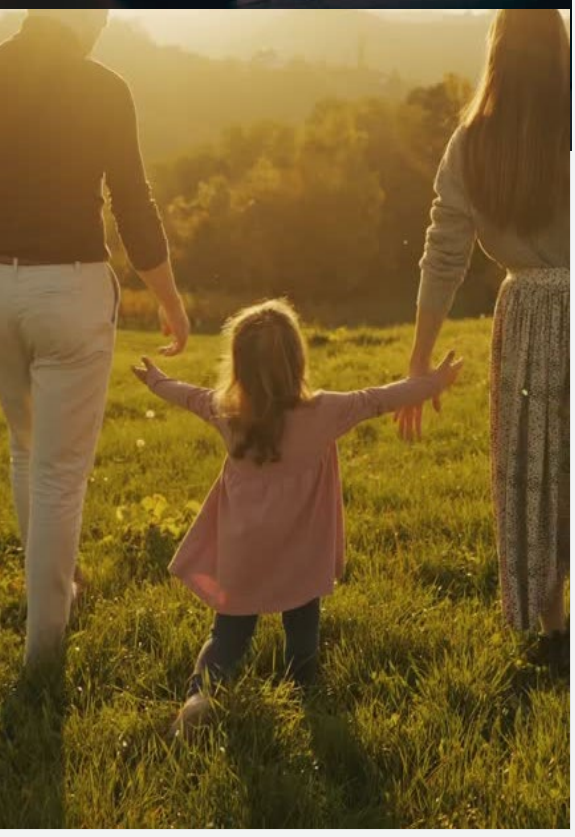

TEAM MEMBER ASSISTANCE PROGRAM

The Team Member Assistance Program (EAP) provides a network of experienced professionals who can offer counseling for you and your dependents facing difficult legal, emotional, or financial issues. Counselors and qualified professionals are available 24 hours a day, 365 days a year, and all calls are completely confidential – nothing is reported back to your employer. Services include online resources and 5 virtual counseling sessions per issue per year. **The EAP is available at NO COST to all team members who are enrolled in the Basic Life benefit.**

Topics Include:

- ✓ Family
- ✓ Parenting
- ✓ Addictions
- ✓ Emotional

Grief Counseling

The one predictable thing about life is that it's unpredictable. When times get hard, we seek comfort, encouragement, and hope for our loved ones. Grief comes in many forms and affects us in different ways. **That's why grief counseling services are offered at NO COST to all team members who are enrolled in the Basic Life benefit.** Whether it's help coping with a loss or a major life change, the professional counselors and services offered through LifeWorks US Inc. are ready to support you and your family to move forward.

These counseling sessions are tailored to you and your individual needs. You can meet in-person or over the phone with one of LifeWorks' network of licensed counselors.

For more support or information please visit metlifegc.lifeworks.com (**username:** metlifeassist **password:** support) or talk with a specialist at 1-888-319-7819.

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401k Benefits

Community Care Partners (CCP) offers a robust 401(K) Plan to help you better prepare for retirement. Team members are eligible to participate in the plan on the first day of the month following 30 days of service or attaining age 18, whichever comes later.

Plan participants can contribute the lesser of 100% of their compensation or $23,500 ($31,000 if age 50 or older) for the 2026 plan year. These contributions can be made as a Traditional Pre-Tax contribution, a Roth after-tax contribution, or any combination of the two.

CCP will also match your contributions at 100% of the first 3% you defer following the first day of the month after 30 days of service.

The employer contributions are deposited to your account each pay period and are immediately 100% vested. **This is free money, don't leave it sitting on the table!**

The plan is administered by John Hancock and enrollment must be completed via the John Hancock website at http://www.johnhancock.com/myplan.

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2026 BENEFIT PARTNERS

ICHRA
Provider: TakeCommand
Phone: 855.772.2953
Website: www.takecommandhealth.com
App: TakeCommand

ICHRA (Medicare)
Provider: Chapter
Phone: 855.480.7432
Website: www.askchapter.org/partners/take-command-health

VISION
Provider: MetLife
Network: VSP Choice
Phone: 800.438.6388
Website: www.metlife.com/vision

DENTAL
Provider: MetLife
Phone: 800.275.4638
Website: www.metlife.com/dental

LIFE AND DISABILITY
Provider: MetLife
Phone: 800.300.4296
Website: www.metlife.com

TEAM MEMBER ASSISTANCE PROGRAM
Provider: MetLife
Phone: 800.319.7819
Website: metlifeeap.lifeworks.com

ID THEFT AND FRAUD PROTECTION
Provider: MetLife
Phone: 844.931.2872
Website: https://my.aura.com/start

LEGAL ASSISTANCE
Provider: MetLife
Phone: 800.821.6400
Website: www.legalplans.com

401K
Provider: John Hancock
Phone: 800.294.3575
Website: www.johnhancock.com/myplan

GREAT WORK PERKS
Provider: Great Work Perks
Website: https://ccpartners.gwperks.com
Phone: 888.295.7375
Email: help@greatworkperks.com

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Community Care Partners

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