



SINCLAIR

EMPLOYEE BENEFITS OVERVIEW 2026

WELCOME

Welcome to Sinclair! We are thrilled to have you join Sinclair and look forward to many years of working together. Our benefit packages are among the strongest in the industry demonstrating that our employees are our greatest asset. We know we must remain competitive in every area to attract and retain the best employees and to continue to be an employer of choice.

Accordingly, Sinclair offers a variety of health, dental, and vision, plans, offering you the opportunity to choose the benefits that work best for you and your family. Please review this Benefit Overview, go over any questions with your HR Contact and enroll before your benefits become effective.

Sinclair is pleased to offer a **NO COST employee-only health plan**. The free health plan option is the Consumer Driven Health Plan (also known as a High Deductible Health Plan). Enrollment is required to take advantage of the free health plan. After the first year, employees who do not participate in the Wellness Program will be subject to the non-wellness rates.

Sinclair partners with **CVS Caremark** as the pharmacy benefit manager. CVS Caremark provides access to a large network of local and nationwide pharmacies and offers the convenience of mail-order services for maintenance prescriptions.

To assist you throughout your healthcare journey, we provide a concierge care coordinator program through **Quantum**. Care Coordinators, trained and educated on Sinclair's Plans, are available to help you coordinate care, answer questions regarding coverage, find in-network providers with the best prices and quality, handle all your pre-notification processes, replace lost cards, and work through claims resolution... just to mention a few! ANYTHING you need related to our health plan, simply call Quantum!

Sinclair provides a variety of tools to help manage your healthcare and make informed decisions about how you spend your healthcare dollars, which is why we continue to encourage the use of the health support services. Benefits through Regenexx (alternative **non-surgical orthopedic procedures**), MDLive (**telehealth**) and CRX (**discount prescriptions**) allow Sinclair to provide top notch benefits at an affordable rate. Quantum is always available to help you navigate which program would be best for each situation!

As an eligible employee, you can purchase **Accident, Critical Illness** and **Hospital Indemnity Insurance** for yourself and your qualified family members. The policies provide a lump-sum cash benefit to help cover unexpected expenses- anything from deductibles to childcare to everyday bills. Additionally, each plan includes a **Health Assessment Benefit** that pays you an annual cash benefit for completing certain health screenings!

The **Sinclair 401(k)** offers a pre-tax and Roth contribution source. The pre-tax 401(k) allows you to defer your income into the retirement plan before taxes are deducted, reducing your taxable income. This money grows tax-free, and if you take a qualified distribution, it will be taxed as regular income. Roth 401(k) allows you to contribute income after taxes have been deducted. This money also grows tax-free, and if you take a qualified distribution, it will be tax-free when you take a distribution from the plan! Additionally, if you have any qualified retirement assets from a previous employer, you can consolidate them with your retirement funds held at Empower to better manage your financial goals.

With all these great resources available, be sure you reference page 16 of this overview for all the customer service numbers and websites you might need. More information regarding the benefits is included in this overview and is always available on our **Benefits Website: www.mybensite.com/sbg**.

Once again, welcome to Sinclair, we're thrilled to be working with you!

PROJECTED MEDICAL COST SHARE

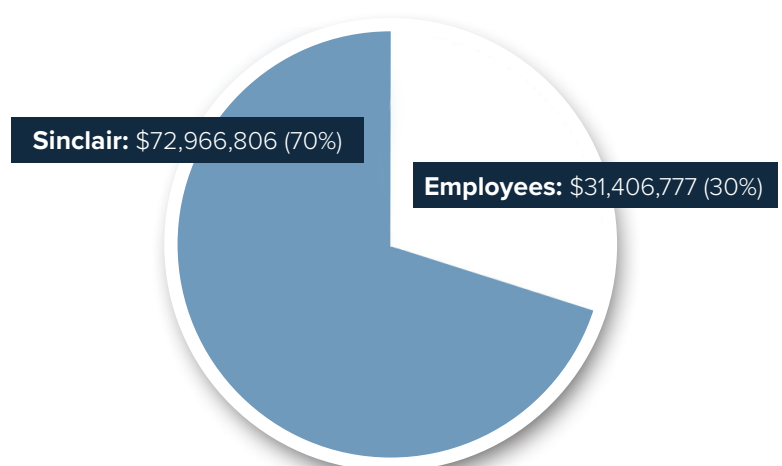




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This booklet contains an overview of the valuable benefits package available to you at Sinclair. While every effort has been made to ensure that this booklet accurately reflects the provisions of the plans, the official plan documents govern the operation of the plans and payment of benefits. If you have questions, please contact Human Resources. For complete benefits summaries and plan information, visit our benefits website: www.mybensite.com/sbg

YOUR BENEFITS

Sinclair provides employees with a competitive benefits package. Our people are our greatest resource and we take pride in being able to offer comprehensive and affordable benefits for all of our eligible employees and their families, including:

MEDICAL PLANS CareFirst Administrators	DENTAL PLANS Delta Dental of Pennsylvania	VISION PLAN Vision Service Plan (VSP)
PATIENT CARE COORDINATION Quantum Health	PRESCRIPTION COVERAGE CVS Caremark & CRX International	HEALTH SAVINGS ACCOUNTS HSA Bank
TRANSPARENCY TOOL Valenz Bluebook	FLEXIBLE SPENDING ACCOUNTS MyChoice Accounts by Businessolver	EMPLOYEE ASSISTANCE PROGRAM AllOne Health
LIFE, AD&D & SUPPLEMENTAL LIFE Lincoln Financial Group	SHORT & LONG-TERM DISABILITY Lincoln Financial Group	ACCIDENT, CRITICAL ILLNESS, HOSPITAL INDEMNITY INSURANCE Lincoln Financial Group
BUSINESS TRAVEL INSURANCE New York Life	ADOPTION ASSISTANCE PLAN Businessolver	
401(K) RETIREMENT Empower Retirement	EMPLOYEE STOCK PURCHASE PROGRAM Morgan Stanley	

IMPORTANT ENROLLMENT INFORMATION

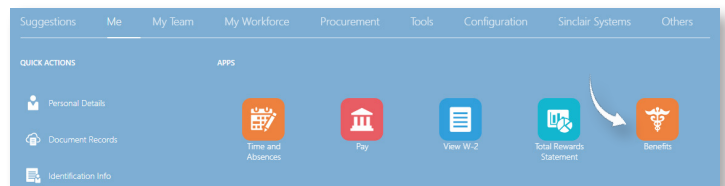
- ✓ **PLAN YEAR:** January 1, 2026 through December 31, 2026
- ✓ You must enroll during your enrollment window which is prior to your benefits effective date.
- ✓ There will be no additional opportunity to enroll for benefits after the enrollment period listed above, unless a qualifying life event occurs.
- ✓ Enroll via the Internet: www.SBGBridge.com or www.SinclairEnrollment.com
 - Within Sinclair's domain: automatically logged in through single sign-on
 - Outside Sinclair's domain: Access www.benefitsolver.com and register an account using your Social Security Number, Date of Birth, and Company Key (*sinclair*)
- ✓ Reminder emails will be sent to your Sinclair email address.
- ✓ Be sure to save a copy of your elections for your records.

THE BRIDGE



Visit www.SBGBridge.com to access the following:

- Benefit enrollment
- Address updates
- Review pay stubs
- Direct deposits
- General personal information



Tune in to your Benefits Website: www.mybensite.com/sbg

- The resource for all benefits information!
- Access claims & enrollment forms
- Find detailed plan and carrier information
- Stay up-to-date with important policies and benefits info

EMPLOYEE ELIGIBILITY

EMPLOYEE ELIGIBILITY

All full-time employees who work on average thirty (30) hours or more per week will be eligible to begin coverage on the first (1st) of the month coincident with or following thirty (30) days of employment. This does not include temporary or seasonal employees.

SPOUSE ELIGIBILITY

The current legal spouse of a participating employee.

CHILD ELIGIBILITY

The employee's natural child, stepchild of an employee's current marriage, legally adopted child, and a child for whom the employee or covered spouse has been appointed legal guardian, all less than twenty-six (26) years of age.

All status changes will require proper documentation, i.e. birth certificate, marriage license, divorce papers, court order, etc.

2026 HOLIDAY SCHEDULE

Thursday, January 1st New Year's Day	Monday, January 19th Martin Luther King Jr. Day	Monday, February 16th Presidents' Day
Monday, May 25th Memorial Day	Thursday, July 3rd Independence Day (observed)	Monday, September 7th Labor Day
Thursday, November 26th Thanksgiving Day	Friday, November 27th Day After Thanksgiving	Friday, December 25th Christmas Day

VACATION FOR FULL-TIME EMPLOYEES

YEARS OF SERVICE	VACATION DAYS (HOURS) PER YEAR	HOURS EARNED PER PAY PERIOD	MAXIMUM HOURS ACCUMULATION
0-10	15 (120)	4.62	180
Over 10	20 (160)	6.15	240

Full-time employees begin to accrue vacation time immediately upon employment or upon a status change to full-time, however employees may not utilize their vacation hours until three (3) months of full-time employment are complete. Vacation time is earned according to the date of hire as an accrued benefit.

PAID PERSONAL TIME OFF FOR FULL-TIME EMPLOYEES

The Company grants sixteen (16) personal leave hours each calendar year. Full-time employees upon completion of three (3) months of regular, full-time employment are eligible to utilize personal leave.

SICK AND FAMILY LEAVE FOR FULL-TIME EMPLOYEES

All full-time employees are granted forty (40) hours each calendar year for sick leave. Eligible employees will rollover earned and unused hours to accumulate up to a maximum of eighty (80) hours.

New employees may not utilize paid sick leave until completion of the benefits waiting period, which is the first day of the month following thirty (30) days of employment ("benefit waiting period"). After completion of the benefit waiting period, employees will be granted a pro-rated amount of sick leave, based on the number of pay periods remaining.

Employees in certain locations may be subject to an addendum to this sick leave policy, as required by applicable state or local law and can be found on SinclairNet.

EMPLOYEE DISCOUNTS

Employees have access to a variety of discounts through the Sinclair Employee Discount Program. [Click here](#) to learn more about the savings opportunities.

YOUR HEALTHCARE TOOLS!

QUANTUM HEALTH

Care Coordinators to help you navigate the healthcare maze!



Quantum Health assists all employees covered on our health plans in navigating their personal healthcare journey. Anything related to your medical, prescription, dental, vision benefits or individual care is directed to Quantum Health through a single toll-free number and exclusive program website. (CareFirst Administrators (CFA) will continue to process claims and we will continue to use the Blue Cross/Blue Shield Network of providers). Quantum Health provides Care Coordinators - an expert team of nurses, patient service representatives and benefits specialists who are ready to help you and your family before, during and after any health event.



Scan to access the Quantum Health website.

Turn to your **Care Coordinators** for help with:

- ✓ ID Cards
- ✓ Claims, billing & benefit questions
- ✓ Prescription Issues
- ✓ Patient Advocacy
- ✓ Finding in-network providers
- ✓ New diagnosis care coordination
- ✓ Pre-notification and Pre-certifications required by the Plan
- ✓ Nurse support to help you stay or get healthy
- ✓ Reducing your out of pocket costs
- ✓ ANYTHING that can make the healthcare process easier for you

VALENZ BLUEBOOK (FORMERLY HEALTHCARE BLUEBOOK)

Search, compare & save on top health care services and physicians!



Cost and quality of healthcare services can vary significantly within the same provider network and market. Valenz Bluebook allows you to search by procedure to find providers and facilities in your area and uses an easy to understand color coded ranking of their services based on cost and quality. **With Doctor Quality, you can compare quality on physicians as well as health care facilities!** Each are ranked using standard “traffic signals” by green, yellow and red signs indicating the price or quality of the services according to industry standards. **Green** means go, **yellow** proceed with caution, **red**... Stop and reconsider. Bluebook provides you with the best transparency tool to make the most of how you spend your healthcare dollars. Plus, your Quantum Health Care Coordinator can help you navigate through this cool tool.



BONUS: Use a green provider for one of the named services and you could be eligible for a cash reward ranging from \$25-100! **“Go green to get green!”**

REGENEXX

Non-surgical alternative to orthopedic surgeries



Regenexx uses your body’s natural healing agents to potentially replace the need for certain orthopedic surgeries. Your stem cells and blood platelets are concentrated in their on-site orthobiologics lab and injected under image guidance into the precise area of your injury. Get back to doing what you love without invasive surgery and lengthy recovery.



Scan for more info and a diagram of conditions treated.

(866) 343-0162 regenexxbenefits.com/sinclair

New providers are added often, visit the website to find the nearest provider.

Sinclair partners with Optimed Health for medical infusion therapy solutions: 877-884-0998

MEDICAL

Sinclair's medical plans are administered through CareFirst Administrators. CareFirst Administrators' network is BlueCross/BlueShield. Any employee who enrolls in a Sinclair medical plan will be able to use the National BlueCross/BlueShield network of doctors and facilities.



CONSUMER DRIVEN HEALTH PLAN (CDHP) & HEALTH SAVINGS ACCOUNTS (HSA)

A Consumer Driven Health Plan (also known as a High Deductible Health Plan) is a plan that gives you more control over your health care dollars so that you may use your health care services more efficiently. These plans offer reduced payroll deductions in exchange for higher deductibles. The full deductible for a non-individual plan (Employee + Spouse, Employee + Child or Family) will be applied to any one person receiving services. For example, one person of a family may have to meet the \$3,500 deductible before the co-insurance will begin to cover services.

This plan also allows you to open a Health Savings Account (HSA), a tax-free savings account available to individuals enrolled in a consumer driven health plan (CDHP).

2026 HSA CONTRIBUTION LIMITS

For employees enrolled in individual coverage, the maximum HSA contribution is \$4,400 and the family maximum is \$8,750. The IRS has approved an additional catch-up contribution of \$1,000 for people age 55 to 65.

HSA BANK

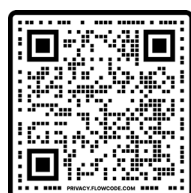
For those interested in setting up a Health Savings Account in conjunction with your CDHP, we have established a relationship with HSA Bank, Inc. that will allow you to open an account and contribute to it with a pre-tax payroll deduction.

To elect your annual HSA contribution, please complete the HSA section on www.SinclairEnrollment.com. Then, you must open your personal account with HSA Bank in order for your pre-tax payroll deductions to be deposited into your account.

Go to www.hsabank.com as soon as possible, or scan the QR Code below to access the Sinclair-specific HSA Bank enrollment website to open your account. HSA Bank will fund your account with 1 cent prior to your first contribution so the account is actually open.



Use the HSA Bank mobile app to access your information on the go!



Scan to open your HSA Bank account

As a reminder, be sure to add your beneficiaries in your account on www.hsabank.com.

More information about HSAs is available on the HSA Bank website, including how to use your debit card, pay bills online, and other options for adding money to your HSA and IRS limitations.

HSAs offer a triple tax advantage! Money deposited into your HSA is tax-free, funds can grow tax-free through investments, and withdrawals for qualified medical, dental, and vision expenses are also tax-free.

If you have a bank or broker that offers HSAs, you are free to work with any vendor of your choosing for your HSA. **Do not make an HSA election on www.SinclairEnrollment.com if you are opening an account with your own bank;** you will need to make post-tax contributions and take the deduction when you file your 2026 taxes. We cannot send pre-tax payroll deductions to your banking institution.

DEBIT CARD

You will be issued a debit card through HSA Bank. This card can be used for all qualified medical, dental and vision care expenses. Please note that you must save all receipts for substantiation.

WHO IS ELIGIBLE FOR AN HSA?

- You must have the Consumer Driven High Deductible Plan (CDHP) to be eligible to open an HSA.
- You cannot be covered by any other non-high deductible medical plan such as an individual plan, spouse's plan, Medicare, Medicaid, retiree or government plan.
- You cannot be claimed as a dependent on someone else's tax return.
- You cannot have received VA benefits within the last three months.

- Families may not have both an FSA and HSA at the same time.
- If your spouse has an FSA, you are not eligible to open an HSA until the end of your spouse's FSA plan year.

MEDICAL PPO PLAN

MEDICAL BENEFIT SUMMARY CHART

Benefit Description	High Option		Middle Option		Standard Option	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible	\$500 (3/Family)	\$1,100 (3/Family)	\$750 (3/Family)	\$1,125 (3/Family)	\$1,000 (3/Family)	\$1,500 (3/Family)
Co-Insurance	90%/10%	70%/30%	80%/20%	60%/40%	70%/30%	50%/50%
Out-of-Pocket Maximum	Ind - \$1,750 Fam - \$3,500	Ind - \$2,500 Fam - \$5,000	Ind - \$3,000 Fam - \$6,000	Ind - \$4,000 Fam - \$8,000	Ind - \$3,500 Fam - \$7,000	Ind - \$4,500 Fam - \$9,000
Lifetime Maximums	Unlimited					
Primary Care Visit	\$20 co-pay	Ded & Co-ins	\$25 co-pay	Ded & Co-ins	\$30 co-pay	Ded & Co-ins
Specialist Visit	\$30 co-pay	Ded & Co-ins	\$35 co-pay	Ded & Co-ins	\$40 co-pay	Ded & Co-ins
<i>Please note: Primary Care and Specialist visits include telehealth consults at the same co-pay</i>						
Well Child Care, Adult Wellness, Preventive Care	Covered at 100%					
Inpatient Care	Ded & Co-ins	\$100 co-pay, Ded & Co-ins	\$250 co-pay Ded & Co-ins	\$200 co-pay, Ded & Co-ins	\$300 co-pay, Ded & Co-ins	\$300 co-pay, Ded & Co-ins
Outpatient Surgery	Ded & Co-ins	Ded & Co-ins	\$150 co-pay & Co-ins	Ded & Co-ins	\$200 co-pay, Ded & Co-ins	Ded & Co-ins
MDLIVE	\$5 co-pay	N/A	\$5 co-pay	N/A	\$5 co-pay	N/A
Urgent Care	\$20 co-pay	\$20 co-pay	\$25 co-pay	\$25 co-pay	\$30 co-pay	\$30 co-pay
Emergency Room*	\$175 co-pay & 90%/10% Co-ins	\$175 co-pay & 90%/10% Co-ins	\$175 co-pay & 80%/20% Co-ins	\$175 co-pay & 80%/20% Co-ins	\$175 co-pay & 70%/30% Co-ins	\$175 co-pay & 70%/30% Co-ins
Infertility Benefit <i>must be enrolled in a Sinclair medical plan for at least 12 months</i>	Lifetime Coverage: \$10,000 (medical benefit) \$10,000 (prescription benefit)		N/A		N/A	
Mental Health and Substance Abuse						
Inpatient Services	Ded & Co-ins	\$100 co-pay, Ded & Co-ins	\$250 co-pay Ded & Co-ins	\$200 co-pay, Ded & Co-ins	\$300 co-pay, Ded & Co-ins	\$300 co-pay, Ded & Co-ins
Outpatient Office Visit	\$20 co-pay	Ded & Co-ins	\$25 co-pay	Ded & Co-ins	\$30 co-pay	Ded & Co-ins
Outpatient Other Services	Ded & Co-ins	Ded & Co-ins	Ded & Co-ins	Ded & Co-ins	Ded & Co-ins	Ded & Co-ins
Prescription Drugs						
Local Retail Pharmacy (30-day supply)						
Generic	\$15 co-pay		\$16 co-pay		\$18 co-pay	
Brand-name formulary	\$45 co-pay		\$50 co-pay		\$55 co-pay	
Brand-name non-formulary	\$75 co-pay		\$80 co-pay		\$90 co-pay	
(90-day supply)						
Generic	\$30 co-pay		\$32 co-pay		\$36 co-pay	
Brand-name formulary	\$90 co-pay		\$100 co-pay		\$110 co-pay	
Brand-name non-formulary	\$150 co-pay		\$160 co-pay		\$180 co-pay	
Speciality (30-day supply)	\$130 co-pay		\$140 co-pay		\$150 co-pay	
Rx Out-of-Pocket Maximum	Ind - \$3,000 Fam - \$6,000		Ind - \$3,700 Fam - \$7,400		Ind - \$4,150 Fam - \$8,300	
CRX International - Certain brand name maintenance medications at no cost to you (see page 9 for more details)						

*Co-pay waived if admitted.

MEDICAL CDHP (HDHP)

MEDICAL BENEFIT SUMMARY CHART

Benefit Description	Consumer Driven Health Plan	
	In Network	Out of Network
Deductible	Individual - \$1,750 Non-Individual - \$3,500	Individual - \$3,250 Non-Individual- \$6,500
Co-Insurance	80%/20%	60%/40%
Out-of-Pocket Maximum	Individual - \$3,500 Non-Individual- \$7,000	Individual - \$4,500 Non-Individual- \$9,000
Lifetime Maximums	Unlimited	
Primary Care Visit	Ded & Co-ins	Ded & Co-ins
Specialist Visit	Ded & Co-ins	Ded & Co-ins
Well Child Care, Adult Wellness, Women's Preventive Care	Covered at 100%	
Inpatient Care	Ded & Co-ins	Ded & Co-ins
Outpatient Surgery	Ded & Co-ins	Ded & Co-ins
MDLIVE Telehealth	\$5	N/A
Urgent Care	Ded & Co-ins	Ded & Co-ins
Emergency Room	Ded & Co-ins	Ded & Co-ins
Mental Health and Substance Abuse		
Inpatient Services	Ded & Co-ins	Ded & Co-ins
Outpatient Office Visit	Ded & Co-ins	Ded & Co-ins
Outpatient Other Services	Ded & Co-ins	Ded & Co-ins
Prescription Drugs		
Local Retail Pharmacy (30-day supply)		
Generic	Ded then \$16 co-pay	
Brand-name formulary	Ded then \$50 co-pay	
Brand-name non-formulary	Ded then \$80 co-pay	
(90-day supply)		
Generic	Ded then \$32 co-pay	
Brand-name formulary	Ded then \$100 co-pay	
Brand-name non-formulary	Ded then \$160 co-pay	
Speciality (30-day supply)	Ded then \$140 co-pay	

* Any diagnostic claim will be subject to deductible and co-insurance.

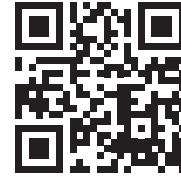


Enrollment in the CDHP Employee + Spouse, Employee + Child or Family plan will be subject to the non-individual deductible for one person or a combination of family members. Plan ahead and consider pairing the plan with an HSA!

PRESCRIPTION PROGRAM



The Prescription Drug Program is offered through CVS Caremark. It utilizes a network of pharmacies allowing for wide access in your local community, as well as access across the country. If you purchase your prescription at a retail pharmacy, you will receive a 30-day supply for the co-pay indicated. If you purchase your maintenance prescription via mail order or at any in-network pharmacy, you will receive a 90-day supply for only 2 co-pays rather than 3, a true savings to you. Specialty medications must be filled using the CVS Specialty Pharmacy.



Scan to access the CVS Caremark website.

GENERIC INCENTIVE PROGRAM

When a generic prescription (“Rx”) is available, and has been approved by the FDA as having the exact same active ingredients, the ability to produce the same blood levels in the body as the brand Rx, and has the ability to produce the same therapeutic effect in the body, then the plan will cover the generic drug. If the employee or dependent receives the brand name Rx instead of the available generic, then the employee will be responsible to pay the brand name co-pay **PLUS** the difference in cost between the generic version and brand name. There will be no cost exceptions even when a doctor writes “Dispense as Written” on the prescription.

CLINICAL PROGRAMS

A panel of independent licensed physicians, pharmacists and other medical experts work with CVS Caremark to recommend clinical programs for certain medicines. These programs are based on drug manufacturers’ recommendations, the U.S. Food and Drug Administration (FDA) guidelines, and CVS’ formulary of preferred drugs. Certain drugs may be subject to prior authorization,

step therapy or quantity limits. Contact CVS Caremark with questions on your medications to determine if they are subject to a clinical program. Please note the programs are subject to change periodically.

PRUDENTRX PROGRAM

Sinclair is partnered with CVS’ program, PrudentRx, to help you save money on certain specialty medications. If you participate in this program, select specialty medications will be free of charge (\$0), however if you do not enroll, you will be responsible for a 30% coinsurance of the cost of the drug. Your prescriptions will still be filled through the CVS Specialty pharmacy. Questions? Call PrudentRx at 1-800-578-4403.

Note: Remember, your ID card is for BOTH your medical and prescription benefits. If you need a replacement or additional copies please call Quantum Health: (888) 496-9097 or visit mysinclairbenefits.com.

CVS Caremark: www.caremark.com
CVS Specialty Pharmacy: www.cvsspecialty.com

CRX INTERNATIONAL *Eligible brand name prescriptions at no cost to you*

To help combat the rising cost of pharmaceutical drugs for you and Sinclair, we have partnered with CRX International to provide you with the opportunity to receive some brand name prescription drugs at no charge to you...with NO CO-PAY! Sinclair pays the entire cost. CRX International is a Canadian based company that partners with pharmacies in Tier 1 Countries (Canada, Australia, United Kingdom) to provide you with the same brand name prescription drugs that you would receive from your local pharmacy but at NO COST to you! CRX receives the medications straight from the same manufacturer as your local prescription retailer, then ships them directly to your home. By shipping the medications from the Tier 1 country, CRX is able to sell the same brand name prescription drugs for a fraction of the price simply by cutting out the middle man. The plan saves money and so do you! Call or go online to get started today!



(866) 488-7874
www.crxintl.com
WebID: Sinclair

**For those employees enrolled in the CDHP, only drugs NOT subject to the deductible are available through CRX. The list of available drugs typically includes drugs that the Affordable Care Act requires be paid at 100% with no deductible or co-pay. An example of this would be birth control. The list of available drugs can be found on www.crxintl.com (WebID: Sinclair).*

Sinclair offers three comprehensive dental plan options through Delta Dental. Delta Dental has two networks of dentists available to you: PPO network and Premier network. Although you may visit any dentist you would like, including a dentist who does not participate with Delta Dental (out of network), you will usually pay less out of pocket when you visit a Delta Dental PPO or Premier network dentist. This allows your dental benefits to go much further. Please be aware that out of network dentists will be reimbursed at the usual, reasonable and customary charge for your area and you may be responsible for balance billing. The amount of your benefit and potential out of pocket expenses depends on the plan you select. Delta Dental will issue only one (1) ID card for dental insurance. However, you may log on to www.deltadentalins.com and print additional ID cards for your use.

IMPORTANT NOTES:

The High Option dental plan has a 2 year minimum election for those electing employee/child or family coverage.

Can't get to the dentist in person? Try Toothpic which offers virtual dental assessments from a Delta Dental dentist. For more information, visit the benefits website.

Dental Cost Estimator Tool! To receive an estimate of dental costs in your area, log in to your account at www.deltadentalins.com or scan the QR Code, and click on Cost Estimator by your name. You can also try the cost estimator on the Delta Dental app!



DENTAL BENEFIT SUMMARY CHART			
Benefit Description	High Option	Middle Option	Standard Option
Calendar Year Deductible Waived for Class I and Class IV services	\$25 (3/family)	\$50 (3/family)	\$75 (3/family)
Class I - Preventive Services (ex. routine cleaning, oral exam)	100%	100%	100%
Class II - Basic Restorative (ex. fillings, crown repairs)	80/20	80/20	80/20
Class III - Major Restorative (ex. dentures, crown, inlays & onlays)	50/50	50/50	50/50
Calendar Year Maximum Classes II, III	\$2,000	\$1,000	\$750
Class IV - Orthodontia (dependents up to age 19)	50/50	N/A	N/A
Class IV - Lifetime Maximum	\$2,000	N/A	N/A

The example below illustrates the potential savings at any option (High, Middle, Standard) that may occur if either a Delta Dental PPO or Delta Dental Premier network dentist is used.

BENEFIT	DELTA DENTAL PPO	DELTA DENTAL PREMIER	NON-DELTA DENTAL DENTIST
Cost of a Filling (reasonable & customary allowance)	\$100.00	\$100.00	\$100.00
Projected Delta Dental Network discount	36%	13.5%	N/A
Charge for service after discount	\$64.00	\$86.50	\$100.00
Coinsurance	80/20	80/20	80/20
Coinsurance owed by employee	\$12.80	\$17.30	\$20.00

Please note: Out-of-Network reimbursement is paid at the Premier Level.

VISION



Scan to access the VSP website



Employees can purchase vision insurance through VSP. Benefits are based on your use of a participating or non-participating VSP provider. **Every calendar year you are eligible for an eye exam, frames, and lenses or contact lenses.**

VSP does not issue an ID card for vision insurance, however you may log on to VSP to print an ID card. The network has a wide choice of private practice doctors, visit www.vsp.com to locate participating doctors. Upon making an appointment, you will need to provide the group name which is Sinclair, the name of the patient and the name and SSN of the covered employee.

Reminder: You have access to *Eyeconic*, an eyewear store for VSP members. As a VSP member, you receive 20% savings on glasses and sunglasses at Eyeconic. Just set up your account at www.vsp.com, then go to www.eyeconic.com.

VISION BENEFIT SUMMARY CHART		
Benefit	Participating Provider	Non-Participating Provider
Exam - \$10 co-pay	100%	up to \$52
Lenses (Pair) - \$20 co-pay		
Single Vision	100%	up to \$55
Bifocal	100%	up to \$75
Trifocal	100%	up to \$100
Lenticular	100%	up to \$125
Frames	up to \$150	up to \$70
Contact Lenses		
Elective	up to \$150	up to \$105
Medically Necessary	100%	up to \$210

BI-WEEKLY EMPLOYEE PAYROLL BENEFIT DEDUCTIONS

The payroll deduction amount for your benefits is determined by the type and level of coverage you select. Below is an outline of the bi-weekly employee deductions.

PAYROLL DEDUCTION CHART									
PLAN		Employee Only		Employee + 1 Child		Employee + Spouse		Family	
		Wellness Discounted Rates	Rates	Wellness Discounted Rates	Rates	Wellness Discounted Rates	Rates	Wellness Discounted Rates	Rates
Medical	Standard Option	\$25.00	\$75.00	\$57.00	\$107.00	\$76.25	\$126.25	\$107.50	\$157.50
	Middle Option	\$56.00	\$106.00	\$94.50	\$144.50	\$140.50	\$190.50	\$191.50	\$241.50
	High Option	\$107.00	\$157.00	\$177.50	\$227.50	\$305.50	\$355.50	\$381.00	\$431.00
	CDHP Option	NO COST	\$50.00	\$30.50	\$80.50	\$38.00	\$88.00	\$63.75	\$113.75
Dental	Standard Option	\$5.49		\$8.21		\$10.99		\$13.17	
	Middle Option	\$7.96		\$12.86		\$16.83		\$23.15	
	High Option	\$12.66		\$42.25		\$29.65		\$56.60	
Vision	\$3.90		\$6.20		\$6.30		\$10.20		

There is a \$50 Tobacco Surcharge for covered members using tobacco products and not in a cessation program

FLEXIBLE SPENDING ACCOUNT (FSA) PROGRAM



Businessolver's MyChoiceSM Accounts administers the Flexible Spending Accounts. An FSA provides a tax-advantaged way for you to pay for medical, dependent care and/or adoption expenses. This added benefit allows you to pay for these expenses using pre-tax dollars, thereby lowering your taxable income. The Company pays 100% for all administrative costs associated with the Flexible Spending Accounts.

There are three types of Flexible Spending Accounts available to you:

Health Care Flexible Spending Account <i>(annual maximum is \$3,300)</i>	Dependent Care Flexible Spending Account <i>(annual maximum is \$7,500** per household)</i>	Adoption Assistance Spending Account
<p>Used for:</p> <ul style="list-style-type: none"> • Deductibles and co-pays • Orthodontia expenses not covered by your dental plan • Prescription drugs • Prescription glasses and contact lenses • Over the counter products, menstrual products, PPE and sanitizers 	<p>Used for:</p> <ul style="list-style-type: none"> • Disabled spouse or dependent parent; <ul style="list-style-type: none"> - Adult Day Care • Children 12 and under; <ul style="list-style-type: none"> - Daycare - Summer Day Camp - Before or after school programs <p><i>**Subject to nondiscrimination testing. Results may require a reduction in the annual elections for highly compensated employees (HCEs).</i></p>	<p>Pre-tax salary reduction to assist with expenses related to adoption. Adoption assistance reimbursement varies based upon legally prescribed amount per family.</p>

For a full list of eligible expenses visit the benefits website:
www.mybensite.com/sbg

IMPORTANT NOTES

- You must complete a new election to participate in the FSA each year.
- The FSA plan year runs from January 1 – December 31.
- You have until March 31, 2027 to submit claims for expenses incurred during the 2026 plan year.
- You may rollover a balance of up to **\$680** from your Health Care FSA to the next plan year.

FLEXIBLE SPENDING ACCOUNT DEBIT CARD

If you participate in a health care or dependent care FSA Plan you will receive a debit card. The debit card through MyChoice Accounts looks and functions like a regular debit card, but is only accepted at specific types of merchants and only for qualified expenses. Be sure to **save all receipts** and Explanation of Benefits for substantiation purposes. You will need to request additional debit cards beyond the initial card provided.

If you use a merchant that does not accept the card, you will have to pay out-of-pocket for the qualified expense and submit for reimbursement. The card will be pre-loaded with your annual election for the Health Care Spending Account. Dependent Care funding will be loaded per paycheck.

Any claims submitted via paper to MyChoice Accounts must include receipts. (Please see the benefits website for a reimbursement form: www.mybensite.com/sbg)



If you elect the CDHP you are NOT eligible to enroll in the Health Care Flexible Spending Account since you ARE eligible to enroll in a Health Savings Account.

LIFE AND AD&D INSURANCE

Sinclair is pleased to provide at no cost to you, both Group Life Insurance coverage and Accidental Death & Dismemberment (AD&D) Insurance for all regular full-time benefit eligible employees, equivalent to 1.5 times Basic Annual Earnings, up to \$200,000.

Additionally, employees may apply to purchase Supplemental Life Insurance. You may elect coverage increments of \$50,000, up to \$500,000. If you elect coverage for yourself, you may elect coverage for your spouse in \$25,000 increments to a maximum of \$250,000 but no more than 50% of your election. You may also elect to purchase Life Insurance for your children in the amount of \$10,000. Late enrollees, other than dependent children, must complete a medical history form (Evidence of Insurability / EOI Form) and receive approval from the insurance company.

Important Reminder: To enroll in Supplemental Life Insurance, please log onto www.SinclairEnrollment.com.

Please note: During Open Enrollment, employees can increase their Supplemental Life amount by \$50,000 without having to complete an EOI form. Employees can increase their covered spouse's coverage by \$25,000. If you did not enroll when you were initially eligible, you may elect \$50,000 for yourself and \$25,000 for your spouse without any EOI. This only applies if you have not previously been declined for Life coverage through Lincoln.

Beneficiaries must be designated as part of the enrollment process on www.SinclairEnrollment.com.

Reminder: Life Insurance coverage amounts reduce when the employee reaches age 70 and 75. Please see plan details for more information.

SHORT-TERM DISABILITY

Sinclair provides, at no cost to you, Short-Term Disability Insurance for all regular full-time benefit eligible employees. This benefit will pay 60% of the employee's basic weekly earnings. If approved, benefits begin on the 7th day of disability and you

may receive benefit payments for up to 12 weeks while you are disabled. Full time benefit eligible employees are able to supplement the difference between an approved short-term disability benefit and their regular pay with the use of available PTO.

Maternity Benefit: Short-Term Disability payments for maternity related claims will be eligible for payment on the first day of disability, no elimination period. Maternity related claims will pay 80% of the individual's basic weekly earnings. *Pre-existing condition exclusion may apply. See plan document for more details.

LONG-TERM DISABILITY

Sinclair provides Long-Term Disability Insurance for all regular full-time benefit eligible employees, at no cost to you. The benefit begins on the 91st day of the disability. The benefit is 66.67% of the monthly equivalent of your basic annual earnings, up to a \$15,000 monthly maximum benefit.

BUSINESS TRAVEL INSURANCE

Business Travel Insurance coverage is provided at no additional cost to you. This coverage provides an additional benefit to your beneficiaries if you were to be seriously injured or worse while travelling on business. The employee benefit provides 3 times your Base Annual Earnings rounded to the next higher \$1,000 subject to a maximum of \$100,000.

Reminder: Regularly review and update your beneficiaries to ensure your benefits are distributed according to your wishes. Life changes such as marriage, divorce, birth, or adoption of a child are important moments to revisit your beneficiary designations. Keeping this information current helps protect your loved ones and ensures that your benefits are allocated as intended.

VOLUNTARY INSURANCE



Sinclair is pleased to provide three voluntary insurance benefits for all regular full-time benefit-eligible employees through Lincoln Financial Group. As an employee, you may purchase voluntary insurance for yourself, your spouse, and your dependent children. You do not need to be enrolled in the Sinclair Health Plan to participate in this coverage. To enroll in any of the following Voluntary Insurance benefits, please log onto www.SinclairEnrollment.com.



Scan to access the Lincoln Financial website.

With each voluntary insurance plan, there is a Health Assessment Benefit or Wellness Benefit which will pay you for keeping up with important screenings, like annual physicals, and routine dental, eye, and hearing exams. Each plan year, you can receive cash back for one covered screening per plan, per covered family member. Individual claims must be submitted for each plan and covered family member.

Reimbursement for claims can be easily submitted online through the self-service portal (LincolnFinancial.com). To download claim forms for mail, fax, and email submissions, visit LincolnFinancial.com/ClaimForms. The Plan Documents and details of coverage can be found on the Benefits Website.

■ ACCIDENT

Employees may purchase Accident Insurance. Accident Insurance provides cash benefits if you or a covered family member suffers an accidental injury while not at work, such as a sports injury or motorcycle accident. This cash benefit can help you pay your cost of the unforeseen expenses like x-rays, ambulance fees, and physical therapy, as well as everyday bills like groceries, daycare, and more. See plan document for more details.

■ CRITICAL ILLNESS

Employees may purchase Critical Illness Insurance. Critical Illness Insurance provides cash benefits if you or a covered family member is diagnosed with a critical illness or experiences a significant medical event, such as a heart attack or cancer. This benefit can help you pay for unexpected bills and everyday expenses, such as medical bills, mortgage, and car payments. You may elect coverage in increments of \$10,000, up to \$40,000. If you elect coverage for

yourself, you may elect coverage for your spouse in \$10,000 increments to a maximum of \$40,000, up to 100% of your election. You may also purchase Critical Illness Insurance for your children in \$5,000 increments to a maximum of \$20,000, up to 100% of your election. See plan document for more details.

■ HOSPITAL INDEMNITY

Employees may purchase Hospital Indemnity Insurance. This benefit can help protect you from the loss or financial burden associated with hospital stays. If you or a covered family member is hospitalized for either a planned or an unplanned stay, you will receive a cash benefit that you can use however you wish. This can help you pay for unexpected expenses and everyday bills, such as groceries, car payments, deductibles, co-insurance, and more. See plan document for more details.

EMPLOYEE STOCK PURCHASE PLAN

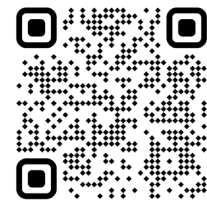


All employees with one year of service are able to sign up for the Employee Stock Purchase Plan (ESPP) on a quarterly basis. The ESPP allows you to purchase Company stock at a discounted price through post-tax payroll deductions. The payroll deductions are taken over the course of the quarter and at the end of the quarter a discounted purchase price is determined by comparing the price at the beginning of the quarter and the end of the quarter. The lower of these two prices is then discounted by 15% and stock is purchased for the employee. The maximum number of shares that you purchase cannot exceed \$25,000 of the fair market value. Shares purchased in the ESPP have a minimum hold period of one year from the purchase date. To make changes in Sinclair's ESPP, please visit atwork.morganstanley.com. The company stock symbol is SBGI.

401(K) PLAN

Sinclair’s 401(k) plan is administered by Empower Retirement. All employees are eligible on the *1st day of the month following 30 days of employment*. If you want to participate in the 401(k) plan you must enroll via www.empowermyretirement.com or by calling 844-465-4455. If no investment selection is made, all contributions will default to the age-appropriate RetireSmart Target Date Fund. To make changes to your deferral rate or opt out of the plan visit www.empowermyretirement.com. Though all employees that have met the service requirement are eligible to enroll in the 401(k) program, only employees who have completed one year of service to the Company will be eligible for the company match benefit.

Participating employees can contribute up to 85% of their eligible compensation. Employees aged 50 and over in the 2026 calendar year are eligible to make additional catch-up contributions. Set up your deferral percentage with these annual limits in mind. There is no separate election to participate in the catch-up, it will automatically begin once the IRS limit is met, if you meet the age requirements.



Scan to access the Empower website or download the mobile app.

AGE ON 12/31	ANTICIPATED IRS LIMIT + CATCH-UP
< 49	\$24,500
50-59	\$24,500 + \$8,000
60-63	\$24,500 + \$11,250
> 64	\$24,500 + \$8,000

HCES + ROTH CATCH-UP
 Employees that earned more than \$150,000 in FICA eligible wages (box 3 on W-2) will automatically have a Roth catch-up.

The Sinclair 401(k) Retirement Plan allows employees the option of making both Pre-tax and Roth contributions to your 401(k). Choose a deferral source that provides you with financial flexibility to prepare for your retirement goals.

PRE-TAX	ROTH
Lower your current taxable income	Pay taxes on contributions now
Any earnings grow tax-deferred	Any earnings grow tax-deferred
Distributions are taxed as regular income	Qualified distributions are tax-free

The Sinclair 401(k) plan has a Safe Harbor Match. With the Safe Harbor Match, Sinclair will match 100% of the first 3% of contributions you make plus 50% up to the next 2%. The Safe Harbor Match contribution will be based on the annual total deferral percentage (including both pre-tax and post-tax contributions). The maximum match is 4% if you contribute 5% or greater. All matching contributions are 100% vested immediately. The Sinclair Safe Harbor Matching contribution is deposited on a pre-tax basis. Examples of the match calculation:

EMPLOYEE DEFERRAL	COMPANY MATCH
3%	3%
4%	3.5%
5%	4%
6%	4%

The match is made in March of the following year in Sinclair Stock, which can be moved at any time to other investment options!

If you leave for any reason (including retirement after age 65), you may withdraw your vested account balance. While you are still employed you may make limited withdrawals from your account if you experience a severe financial hardship (as defined by the IRS) or are age 59 1/2 or older.

STILL HAVE QUESTIONS? SAVE THIS PAGE AS A HANDY REFERENCE GUIDE.



www.mybensite.com/sbg

If you do not find what you need on the benefits website, please use the information below to find the website or to contact our providers that can better serve you.

BENEFIT	CARRIER/COMPANY	CUSTOMER SERVICE INFORMATION
Need assistance understanding and choosing a plan?	MyChoice by Businessolver	www.SBGBridge.com OR www.SinclairEnrollment.com
CALL QUANTUM HEALTH FOR THE BELOW BENEFITS!		
Medical	CareFirst Administrators/ Quantum Health	Group Number: SBN CALL QUANTUM: (888) 496-9097 Website: www.cfablue.com
Healthcare Transparency Tool	Valenz Bluebook (formerly Healthcare Bluebook)	Mobile App Code: SBGTV CALL QUANTUM: (888) 496-9097 Website: www.mySinclairBenefits.com
Disease Management	Quantum Health	Mobile App Code: Available on website Group Number: SBN CALL QUANTUM: (888) 496-9097 Website: www.mySinclairBenefits.com
Dental	Delta Dental of Pennsylvania	High Option Group Number: 12332 Middle Option Group Number: 12331 Standard Option Group Number: 12330 CALL QUANTUM: (888) 496-9097 Website: www.deltadentalins.com
Vision	Vision Service Plan (VSP)	Group Number: 12-117521 CALL QUANTUM: (888) 496-9097 Website: www.vsp.com
REACH OUT DIRECTLY TO THE CARRIER FOR THE BELOW BENEFITS		
Telemedicine	MDLIVE	Customer Service Number: (888) 919-6392 Website: www.mdlive.com/SBN
Regenexx: Interventional Orthopedics	Regenexx	Customer Service Number: (866) 343-0162 Website: regenexxbenefits.com/sinclair
Retail and Mail Order Prescription	CVS Caremark	Group Number: RX23HB Customer Service Number: (844) 268-1976 Website: www.caremark.com
CRX: Brand Name Mail Order Prescriptions	CRX International	Customer Service Number: (866) 488-7874 Website: www.crxintl.com (WebID: SINCLAIR)
Life, AD&D, Supplemental Life Short-Term Disability Long-Term Disability Accident, Critical Illness, Hospital Indemnity	Lincoln Financial Group	Group Number: SINCLAIRBR Customer Service Number: (888) 222-4550 Website: www.lincolnfinancial.com Company Key: sinclair
Business Travel Insurance	New York Life	Business Travel ID: ABL962831 Customer Service Number: (866) 486-1943
Employee Assistance Program (EAP)	AllOne Health	Customer Service Number: (800) 451-1834 Website: www.allonehealth.com/portal Company Code: W7XHT
Flexible Spending Accounts	MyChoice Accounts by Businessolver	Customer Service Number: (844) 782-3231 Website: www.SinclairEnrollment.com
Health Savings Account	HSA Bank	Customer Service Number: (800) 357-6246 Website: www.hsabank.com
Wellness	Sinclair	Email: SBGWellness@SBGTV.com
401(k) Plan	Empower Retirement	Customer Service Number: (844) 465-4455 Website: www.empowermyretirement.com
Employee Stock Purchase Plan (ESPP)	Morgan Stanley	Customer Service Number: 866-722-7310 Website: atwork.morganstanley.com
Sinclair Employee Discounts	<i>Visit the employee discount page for more information</i>	Website: http://www.sbgnet.com/discounts/index.shtml
GENERAL BENEFIT QUESTIONS: SinclairBenefits@sbgtv.com		

HELPFUL RESOURCES

Your Care Coordinators



888-496-9097 www.mysinclairbenefits.com

- * Claims, billing & benefit questions * Patient advocacy * Nurse support *
- * Help with ANYTHING that can make the healthcare process easier for you! *

\$0 Co-pay Medications



866-488-7874 www.crxintl.com (WebID: Sinclair)

- * Eligible brand name maintenance medications with NO CO-PAY! *

Online Doctor Visits



888-919-6392 www.mdlive.com/SBN

- * 24/7 access to doctors who can treat and prescribe medication for a variety of non-emergency medical conditions * Save time and energy by using MDLIVE! *

Employee Assistance Program



800-451-1834 www.allonehealth.com/portal (Access code: W7XHT)

- * Support, guidance and resources to help you and your family resolve personal issues *

WELLNESS PROGRAM

Wellness Mission: Sinclair has a passion to promote health and wellness for all employees through the Sinclair Wellness Program. Our mission is to engage and empower employees to make healthy decisions and practices. We encourage each employee to build a relationship with their treating physician and utilize all aspects of our plans and tools to take control of their health journey while managing their health needs.

DID YOU KNOW?

Nutritional counseling is covered as a preventive service under the ACA.

The goal is to use preventative measures to proactively manage chronic conditions. Annual exams are the best way to catch medical issues in early stages. **The Sinclair Health Plan does not prescribe or limit how often you may meet with your physician regarding wellness. For example, you do not need to wait 365 days in-between routine wellness exams.** Sinclair will continue to incentivize participation in the Wellness Program by offering discounted premiums for those that submit the Physicians Verification Form.

We hope this leads to a healthy promising future for all.

We intend to continue the Wellness Program for the 2027 plan year. Remember to declare your tobacco status when you enroll for benefits. No matter your tobacco status you may still earn the Wellness Discount by completing the Physician Verification Form and submitting it timely.

- **Tobacco Cessation:** A tobacco surcharge of **\$50** per pay will be added for members covered by the Sinclair Health Plan that are actively using tobacco and are not in a cessation program. Electronic cigarettes are not covered as a cessation product.
- **Physician Verification Form:** All employees enrolled in the Sinclair Health Plan are eligible to receive a reduced payroll deduction by submitting the Physician Verification Form to demonstrate that they have received their age and gender-appropriate preventive exams and testing, as determined by their physician. Benefit payroll deductions for all plans will reflect a **\$50 discount per pay** for wellness participation.



We recommend that you are very clear with your doctor and indicate that you are there to have your annual physical and age appropriate screenings. It should be coded as non-diagnostic in order to be covered at 100%.

WHEN CAN I MAKE CHANGES?

Open Enrollment occurs once each plan year, typically during the month of November. You may change your benefit elections during the open enrollment period. Once the Open Enrollment period closes, you may not change benefit elections until the next open enrollment unless you have a qualifying change in employment or family status.

Qualifying Events include:

- Marriage or divorce
- You add a dependent through birth or adoption of a child or court-ordered change in custody
- Death of a spouse or child
- Your work schedule changes, affecting benefits, i.e. reduction or increase in hours, affecting eligibility
- Your spouse begins or terminates employment, affecting benefit coverages
- Your dependent loses eligibility for coverage
- Your spouse involuntarily loses health coverage through his/her employer
- You and/or your spouse or dependents become eligible for COBRA
- You and/or your spouse or dependents gain or lose Medicaid coverage
- You receive a Qualified Medical Child Support Order (QMCSO)

You have 30 days from the date of a “qualifying event” to notify the local Human Resources contact and make any desired benefit changes. Otherwise, elections you make during open enrollment will remain in effect for the entire plan year. **All qualifying events will require proper documentation to be provided to Human Resources.**

If you or your dependents become eligible for premium assistance or lose premium assistance under Medicaid or CHIP, you must notify Sinclair within 60 days of the change in status in order to elect coverage or drop coverage in the Sinclair Health Plan.



Need help selecting a plan? Decision Support Tool

Begin your enrollment and select "I'd Like Help Choosing Plans" to help you find plans that best match your needs.

SinclairEnrollment.com



The Bridge Website

- Address updates
- Review pay stubs
- Direct deposits
- General personal information

SBGBridge.com

BENEFITS YOU CAN COUNT ON

Utilize our benefit vendors' helpful mobile apps!



MyChoice Mobile (Businessolver)

Enroll, check benefit details, review FSA info, or add new dependents.



MDLIVE Mobile

Doctor visits are easier than ever. Visit with board-certified doctors anytime, from anywhere by video or phone.



VSP Vision Care On The Go

Find a doctor, check your coverage, access your vision card, and shop the latest eyewear fashions 24/7.



Valenz Bluebook Mobile

Helps save money on healthcare by empowering with simple, clear Fair Price information.



Quantum Health - Care Coordinators

Gives you access anytime, anywhere to your health plan benefits and personal healthcare information



Delta Dental Mobile

Access popular subscriber tools on your mobile device, with improved navigation & a Dental Care Cost Estimator.



HSA Bank Mobile

Check your balances and details on the go, with real-time access and intuitive navigation.



AllOne Health Mobile

Access your EAP benefits anytime 24/7. A live assistant is always just a tap away when you want to speak to someone.



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