



2024-2025 BENEFITS OVERVIEW

the
NRP
group

The benefits program at The NRP Group is a reflection of our Core Values.....

At NRP, we pride ourselves on attracting, retaining and developing A+ Players throughout our business operations. We strive to build a culture that celebrates our differences and values diversity of life experiences, ethnicity, sexual orientation, gender, and age and to provide all team members with the opportunity to grow, develop, and contribute fully to the NRP mission.

In order to stay at the forefront of talent development, we have made a concerted effort to provide a benefits program that allows our team members to balance work and life demands and to thrive in our evolving times. From our comprehensive health plan options, to our expanded company holidays, paid-time-off, 401(k) match, paid leave for new parents and much more, our goal is to remain a top employer and to build a culture where A+ Players can achieve great personal and professional fulfillment over the course of their entire careers.

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Eligibility

Our new employees working at least 20 hours per week are eligible to elect coverage within the first 30 days of employment. These benefits become effective on the first day of the month concurrent with or following an individual's hire date. Once the 30-day enrollment period closes, elections and changes to those benefits can only be made during NRP's Open Enrollment, or within 30-days of a qualifying life event.

Dependent Eligibility

You can enroll your dependents in plans that offer dependent coverage up to the age of 26. Eligible dependents are defined as your legal spouse and child(ren). This includes your own child(ren), legally adopted child(ren), stepchild(ren), a child(ren) for whom you have been appointed legal guardian, and/or a child(ren) for whom the court has issued a Qualified Medical Support Order (QMSCO) requiring you or your spouse to provide coverage.

Health/Prescription Insurance

NRP's Health/Prescription Plan Year starts every July 1st for our eligible employees. NRP offers 4 health plan options.

In-Network Summary	PPO 1500	*PPO 6000	HDHP 3200	HDHP 4000
Deductible	\$1,500/\$4,000	\$6,000/\$12,000	\$3,200/\$6,400	\$4,000/\$8,000
Out of Pocket Limitations	\$5,000/\$10,000	\$7,900/\$15,800	\$3,200/\$6,400	\$6,000/\$12,000
Office Visits	\$30 PCP/\$60 SCP	\$30 PCP/\$60 SCP	After plan deductible is met, you pay \$0	80% after plan deductible is met
Prescription Generic	\$10	\$15	After plan deductible is met, you pay \$0	80% after plan deductible is met
Prescription Preferred	\$40	\$40	After plan deductible is met, you pay \$0	80% after plan deductible is met
Prescription Non-Preferred	\$75	\$80	After plan deductible is met, you pay \$0	Subject to Deductible
Specialty Brand	20% up to \$250.00	20% up to \$250.00	After plan deductible is met, you pay \$0	Subject to Deductible
HSA - Employer Contribution	N/A	N/A	N/A	\$500 - Individual \$1,000 - Family

*PPO 6000 does not meet Massachusetts minimum creditable coverage

NRP pays a portion of the health insurance premium. The employee contribution level increases on the PPO 1500 and HDHP 3200 plans if preventive care requirements are not met.

Employee Monthly Health Premiums

Level of Coverage	PPO 1500		PPO 6000	HDHP 3200		HDHP 4000
	Preventive	Standard	Standard	Preventive	Standard	Standard
Employee	\$190	\$310	\$150	\$155	\$275	\$100
Employee + Spouse	\$490	\$610	\$470	\$445	\$565	\$320
Employee + Child(ren)	\$380	\$500	\$340	\$375	\$495	\$250
Family	\$710	\$830	\$680	\$690	\$810	\$420

Preventive Care Requirement

(Applies to PPO 1500 and HDHP 3200 plans)

NRP cares about our employees. One of the best things we can do for ourselves and those we care about is to get physical exams and preventive care tests. Because we feel so strongly about the need for preventive care, we invest in our employees by providing premium savings as an incentive for employees and their covered spouse to stay up to date on their preventive care screenings each year.

Employees currently enrolled in the health plan

Employees and covered spouses must complete the NRP Preventive Care Confirmation Form signed by a healthcare provider by May 1st of each year to qualify for a discounted premium for the upcoming Plan Year.

New Employees eligible for benefits between January 1, 2024 and December 31, 2024

New employees eligible for health coverage during the calendar year will not be required to complete the preventive care requirements, and will enjoy the discounted premium rate until the 2025 Open Enrollment.

Employees not currently enrolled in the health plan

Employees and covered spouses who elect coverage for the first time at Open Enrollment must complete the NRP Preventive Care Confirmation Form by May 1, 2024. Employees that experience a qualifying life event and enroll in medical benefits throughout the plan year, must complete the NRP Preventive Care Form within 30 days of the life event. These forms must be signed by a healthcare provider to be enrolled at the discounted premium rate.

Dental Insurance

Our employees are eligible to elect dental coverage.

Guardian Dental

In-Network Benefit Summary	Core Plan	Buy-up Plan (All States Except Texas)	Buy-up Plan (Texas Only)
Deductible	\$0	\$50	\$50
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Basic Care	Covered at 80%	Covered at 90%	Covered at 80%
Major Care	Covered at 50%	Covered at 60%	Covered at 50%
Orthodontia	Covered at 50%	Covered at 50%	Covered at 50%
Annual Max Benefit	\$1,000	\$2,000	\$2,000

Employee Monthly Dental Premiums

Level of Coverage	Core Plan	Buy-up Plan
Employee only	\$23.08	\$43.03
Family	\$50.94	\$117.03

Core Plan - In-Network: Benefits are based on the negotiated contracted fee schedule (an average discount of 30%). **Out-of-Network:** Benefits are based on the discounted fee schedules agreed upon by out network dentists. Any amount that is charged over the fee schedule is the responsibility of the patient. If you always use network providers, consider the Core Plan.

Buy-up Plan - In-Network: Benefits are based on the negotiated contracted fee schedule (an average discount of 30%). **Out-of-Network:** Benefits are based on usual, customary, and reasonable (URC) charges that dentists in your area charge for each procedure. If you want freedom to choose between in-network and out-of-network providers, consider the Buy-Up Plan.

Vision Insurance

Our employees are eligible to elect vision coverage. Vision insurance covers benefits not typically included in medical insurance plans. It covers things like routine eye exams, allowances towards the purchase of eyeglasses and contact lenses, as well as discounts on corrective Lasik surgery.

Guardian Vision

Vision Plan	
Exams Copay	\$10
Materials Copay	\$25
Eye Exams	\$0
Frames	80% of amount over \$150
Contact Lenses (Elective and Conventional)	85% of amount over \$150

Employee Monthly Vision Premiums

Level of Coverage	Monthly Rate
Employee only	\$9.57
Employee + Spouse	\$19.13
Employee + Child(ren)	\$19.62
Family	\$29.19

Flexible Spending Accounts (“FSAs”)

FSAs are a great way to save on eligible healthcare and dependent care by using pre-tax dollars. FSAs are administered by American Benefits. Participants can manage accounts online or through a smartphone application and can pay for eligible expenses with a debit card linked to their account.

Employees who choose to enroll should determine how much to contribute based on their estimated expenses for the upcoming Plan Year. The annual contribution limit is \$3,200 for healthcare and \$5,000 for dependent care. The funds will be deducted pre-tax in equal amounts from each paycheck throughout the Plan Year. If an active employee does not use his or her entire healthcare FSA contribution by the end of the Plan Year, up to \$640 in unused funds will be rolled over into the following Plan Year. Any unused dependent care FSA funds will be forfeited at the end of the Plan Year.

Plan	Annual Maximum Contribution	Examples of Covered Expenses
Health Care FSA	\$3,200	Co-pays, deductibles, orthodontia, glasses and etc*
Limited Purpose FSA (for HSA enrollees only)	\$3,200	Dental and Vision Expenses only
Dependent Care FSA	\$5,000	Day care, nursery school for children under the age of 13*
Commuter Benefits	\$315/month	Work related parking or mass transit

*See IRS publication 502 and 503 for a complete list of covered expenses

Important Information about FSAs and Commuter Benefits

FSA and Commuter Benefit elections will be in effect from July 1 through June 30. Claims for reimbursement must be submitted by October 31 following the end of each plan year. You can carryover up to \$640 in unused funds to the next plan year in the healthcare FSA plans. Any money remaining in your account at the end of the plan year and over the \$640 threshold will be forfeited. This is known as the “use it or lose it” rule and it is governed by IRS regulations.

Health Savings Accounts (“HSA”)

A Health Savings Account (HSA) is a tax-exempt savings account established for the purpose of paying qualified medical expenses of employees and their eligible dependents. A Health Savings Account is offered only in combination with a high deductible health plan option (HDHP). The annual contribution limit is \$4,150 for individual and \$8,300 for family. Participants 55 and older can contribute an additional \$1,000 as a catch-up contribution.

HSAs are administered by Empower. Participants can manage accounts online or through a smartphone application and can pay for eligible expenses with a debit card linked to their account. HSA funds, including interest and earnings, accumulate tax-free from year to year and are not subject to the “use it or lose it” rule applicable to health flexible spending accounts (FSAs).

Disability Insurance

An illness or injury that keeps employees out of work for an extended time can be a serious financial hardship. NRP provides income replacement benefits to eligible employees to assist with this hardship if an employee becomes disabled and cannot work due to a non-work-related illness or injury (including pregnancy).

Short-Term Disability

NRP provides Short-Term Disability (“STD”) at no cost to employees working at least 20 hours per week who have completed 90 days of continuous employment. STD insurance replaces 60% of an employee’s income up to \$2,500 per week for up to 13 weeks due to sickness or injury, after a seven-day waiting period. The seven-day waiting period will be waived if hospitalization is required.

Long-Term Disability

NRP provides Long-Term Disability (“LTD”) to employees working at least 20 hours per week. LTD insurance replaces 60% of an employee’s income up to \$15,000 per month if they become disabled due to sickness or injury, after a 90-day waiting period.

Life Insurance

Our full-time* employees are automatically enrolled in basic life insurance benefits. NRP provides basic life insurance benefits equal to the employee’s base annual salary up to \$75,000 at no cost. However, as required by the IRS, employees who earn over \$50,000 per year pay social security and Medicare taxes on the premium that NRP pays for coverage in excess of \$50,000.

Our eligible employees may elect up to \$500,000 in supplemental life insurance. Employees can enroll in up to \$200,000 without having to go through medical underwriting. Spousal life insurance can be elected up to \$100,000 or at 50% less than the employee’s voluntary coverage. Employees can enroll in up to \$50,000 in spousal life insurance without having to go through medical underwriting. Child life is also available at a maximum of \$10,000.

Accident Insurance

Accident Insurance helps offset the costs associated with accident-related injuries by reimbursing a fixed benefit amount on medical services related to your injury, such as emergency room visits, physician office visits, x-rays and more.

Employee Monthly Accident Insurance Premiums

Level of Coverage	Monthly Rate
Employee Only	\$18.18
Employee + Spouse	\$29.24
Employee + Child(ren)	\$36.52
Family	\$47.58

Critical Illness Insurance

Critical illness insurance helps alleviate the financial burden that an unexpected serious illness can bring so you can focus on your recover instead of your bills. Critical illness insurance provides a lump sum payment if you ever experience a critical illness such as a stroke, heart attack, cancer and more.

Employees can elect up to \$30,000 of coverage. If elected, child coverage will be 25% of the employee's coverage at no additional cost. Spousal critical illness can be elected up to \$15,000 or at 50% less than the employee's coverage.

Critical Illness Insurance Monthly Premiums

Election Cost Per Age Bracket

	<30	30-39	40-49	50-59	60-69	70+
Employee						
\$5,000	\$2.30	\$3.40	\$6.00	\$11.20	\$18.55	\$29.00
\$10,000	\$4.60	\$6.80	\$12.00	\$22.40	\$37.10	\$58.00
\$15,000	\$6.90	\$10.20	\$18.00	\$33.60	\$55.65	\$87.00
\$20,000	\$9.20	\$13.60	\$24.00	\$44.80	\$74.20	\$116.00
\$25,000	\$11.50	\$17.00	\$30.00	\$56.00	\$92.75	\$145.00
\$30,000	\$13.80	\$20.40	\$36.00	\$67.20	\$111.30	\$174.00
<i>Benefit Amount Up to 50% of Employee Amount to a Maximum of \$15,000</i>						
Spouse						
\$2,500	\$1.15	\$1.70	\$3.00	\$5.60	\$9.28	\$14.50
\$5,000	\$2.30	\$3.40	\$6.00	\$11.20	\$18.55	\$29.00
\$7,500	\$3.45	\$5.10	\$9.00	\$16.80	\$27.83	\$43.50
\$10,000	\$4.60	\$6.80	\$12.00	\$22.40	\$37.10	\$58.00
\$12,500	\$5.75	\$8.50	\$15.00	\$28.00	\$46.38	\$72.50
\$15,000	\$6.90	\$10.20	\$18.00	\$33.60	\$55.65	\$87.00

Not only do the accident and critical illness plans pay a fixed benefit amount for each covered accident or critical illness, as a benefit enhancement, the plan will also pay a \$100.00 wellness benefit for each enrolled member just for visiting the doctor's office for a health screening or preventive care visit. Every employee and dependent enrolled is eligible to receive this benefit once per plan year.

Identity Theft Protection

Our eligible employees can elect Identity Theft Protection through LifeLock.

LifeLock Benefit Elite Identity theft protection is designed to help protect against identity theft plus monitor for threats to your identity and financial assets – your 401(k), investment, checking and savings accounts.

LifeLock Ultimate Plus identity theft protection provides peace of mind knowing you have LifeLock’s most comprehensive identity theft protection. Enhanced services include bank account application and takeover alerts, online annual three-bureau credit reports and credit scores plus monthly one-bureau credit tracking.

Employee Monthly LifeLock Premiums

Level of Coverage	LifeLock Benefit Elite	LifeLock Ultimate Plus
Employee only	\$8.49	\$25.49
Family	\$16.98	\$50.98

401(k) Plan

All new employees are eligible for NRP’s 401(k) plan on the first pay period that includes the first day of the quarter (January, April, July, and October) following six months of service.

NRP matches 100% of the first 3% of each employee’s contribution and 50% of the next 2%. For example:

- An employee earning \$1,000 per pay contributes 5% to the plan, or \$50, NRP will match the employee’s contribution at 4% with an additional \$40.
- An employee earning \$1,000 per pay contributes 4% to the plan, or \$40, NRP will match the employee’s contribution at 3.5% with an additional \$35.
- An employee earning \$1,000 per pay contributes 3% to the plan, or \$30, NRP will match the employee’s contribution at 3% with an additional \$30.

Employees are immediately 100% vested in employer contributions. The IRS maximum that an individual can contribute in 2024 is \$23,000 with an additional \$7,500 catch-up amount for individuals over 50 years old.

Employees can make elections, change their contribution amount, and the fund selection at any time on our record keeper’s website – EmpowerMyRetirement.com

Holidays

NRP generally observes the following holidays during the year:

- New Year’s Day
- Martin Luther King Jr. Day
- Memorial Day
- Juneteenth
- Fourth of July
- Labor Day
- Veteran’s Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

Our part-time employees will be paid 6 hours if they work 30-39.99 hours and 4 hours if they work 20-29.99 hours for Holidays that fall on their normally scheduled workdays.

Vacation

Our employees are encouraged to schedule and take vacation time throughout the year. Employees accrue paid vacation time on a per-pay basis, starting on the pay date for the pay period that contains their 1st day of employment. The chart below details the accrual amount awarded for each pay period based on years of service:

FULL TIME VACATION					
Time at NRP	Days Per Year	Hours Per Year	Hours Accrued Per Pay Period		
			Semi-Monthly	Bi-Weekly	Weekly
First 12 Months	10	80	3.34	3.08	1.54
1-4 Years of Service	15	120	5.00	4.62	2.31
5-9 Years of Service	17	136	5.67	5.23	2.62
10-14 Years of Service	20	160	6.67	6.16	3.08
15+ Years of Service	25	200	8.34	7.70	3.85

PART TIME VACATION REGULARLY SCHEDULED 30-39.99 HOURS (0.75% Accrual)				
Time at NRP	Hours Per Year	Hours Accrued Per Pay Period		
		Semi-Monthly	Bi-Weekly	Weekly
First 12 Months	60	2.51	2.31	1.16
1-4 Years of Service	90	3.75	3.47	1.74
5-9 Years of Service	102	4.25	3.92	1.96
10-14 Years of Service	120	5.00	4.62	2.31
15+ Years of Service	150	6.26	5.78	2.89

PART TIME VACATION REGULARLY SCHEDULED 20-29.99 HOURS (0.50% Accrual)				
Time at NRP	Hours Per Year	Hours Accrued Per Pay Period		
		Semi-Monthly	Bi-Weekly	Weekly
First 12 Months	40	1.67	1.54	0.77
1-4 Years of Service	60	2.50	2.31	1.16
5-9 Years of Service	68	2.84	2.62	1.31
10-14 Years of Service	80	3.34	3.08	1.54
15+ Years of Service	100	4.17	3.85	1.93

Employees can carry over up to, but not more than, 40 hours of unused vacation to the next calendar year.

Sick

NRP provides paid sick time in the event an employee or dependent is ill, injured or has medical appointments. Our employees are granted sick time every January 1st. Our new employees are granted a prorated amount of sick time on the pay date of the pay period that contains their 91st day of employment, to be used for the remainder of that calendar year.

Sick Time Granted on Month Containing 91st Day of Employment			
Month of Eligibility	Full Time	Part Time 30-39.99 Hrs	Part Time 20-29.99 Hrs
January	56.00	42.00	28.00
February	51.26	38.45	25.63
March	46.60	34.95	23.30
April	41.94	31.46	20.97
May	37.28	27.96	18.64
June	32.62	24.47	16.31
July	27.96	20.97	13.98
August	23.30	17.48	11.65
September	18.64	13.98	9.32
October	13.98	10.49	6.99
November	9.32	6.99	4.66
December	4.66	3.50	2.33

Paid Leave for New Parents

Paid leave for new parents is available to eligible employees for the birth, adoption or foster care of a child and is available up to eight (8) weeks depending on the life event. The leave applies to full-time or part time employees working at least 20 hours per week (temps and interns are not eligible) with at least 90 days of continuous employment. Employees must request paid maternity, adoption or foster care leave at least thirty (30) days prior to the need for leave and are encouraged to give more lead time if possible.

Employee Assistance Program

Our eligible employees are automatically enrolled in our Employee Assistance Program (EAP). The EAP is a voluntary, work-based program that offers free and confidential assessments, short-term counseling, referrals, and follow-up services to employees who have personal and/or work-related problems. Employees have unlimited access to consult with a professional counselor via telephone. Face-to-face counseling sessions are available, if needed.

The Employee Assistance Program can offer support with Education Planning, Parenting Support, Legal Forms & Will Making, Therapy & Counseling, Career Development, and more.

How to Get More Information

For questions and assistance on any benefits plan topics, please feel free to contact benefits@nrpgroup.com.

To review all benefits materials please mynrpbenefits.com.

Contact information for plan vendors can be found in the table below.

Coverage	Who to Contact?	Website	Phone
Medical	MMO/Cigna	www.medmutual.com/campaign-pages/nrp	1-800-233-2058
Pharmacy	MMO/Cigna	www.medmutual.com/campaign-pages/nrp	1-800-233-2058
Dental	Guardian	www.GuardianLife.com	1-800-541-7846
Vision	Guardian	www.GuardianLife.com	1-877-393-7363
FSA	American Benefits	www.amben.com/fsa	1-800-499-3539
HSA	Empower/Optum	EmpowerMyRetirement.com	1-800-331-5455
Life Insurance	Guardian	www.GuardianLife.com	1-800-525-4542
Short Term Disability	Guardian	www.GuardianLife.com	1-800-268-2525
Long Term Disability	Guardian	www.GuardianLife.com	1-800-538-4583
Accident Insurance	Guardian	www.GuardianLife.com	1-800-541-7846
Critical Illness Insurance	Guardian	www.GuardianLife.com	1-800-541-7846
EAP	ComPsych Guardian Resources	www.guidanceresources.com (Access Code: Guardian)	1-800-386-7055
Identity Theft	LifeLock	memberportal.lifelock.com	1-800-543-3562
401(k)	Empower	EmpowerMyRetirement.com	1-800-338-4015