

Part-Time Employee Benefits

Winning Starts With Your Well-Being



2024



Contents - (click on the section you want to view)

- **LiveWell Wellness Programs**
 - Mercer Indigo Part-Time Benefits
 - Corestream - Additional Benefits
 - New York Life/ComPsych Life Assistance Program
 - SmartConnect
 - MetLife Personal Finance app
 - Active&Fit Direct
 - PerkSpot Discount Program
- **401(k) Plan**
 - Eligibility
 - Overview
 - Ready to Enroll?
 - Your Contributions
 - Company Contributions
 - Vesting
 - Withdrawals and Loans
- **Leave of Absence**
 - Overview
 - Sick Leave
 - Military Leave
- **Workplace Accommodations**
 - Overview
- **Contacts**

[Back to Contents](#)



LiveWell Wellness Programs

Overview

Mercer Indigo Part-Time Benefits

The Company has partnered with Mercer Indigo to offer a comprehensive package of benefits that can be customized to meet your family's needs, including health care options, supplemental health benefits and additional insurance plans. Your benefits will be effective on the first of the month following your enrollment. To learn more about these benefits and enroll, visit advantagesolutions.mercerindigo.com or call (855) 207-2822.

Visit [Connects Hub](#)
for Resources

Go to [Connects Hub](#) for
all part-time company
benefits information.
Access it anytime,
anywhere from your
smartphone or any
other device.

Health Care Insurance Plans

ACA Health Insurance: Health insurance plans which provide comprehensive coverage at various medical costs.

Short-Term Medical Insurance: Bridging the gap between comprehensive long-term health insurance (Note: Coverage not available in CA).

Dental Insurance: Options for preventive care coverage and emergency or unplanned dental work – even special dental needs.

Vision Insurance: Eye exams, eyewear (glasses and contacts), and discounts on corrective surgeries.

Life Insurance: Term life insurance will pay out a lump sum to your named beneficiaries in the event of your death.

[Back to Contents](#)

Supplemental Insurance Plans

Critical Illness Insurance: Health coverage that pays you a lump sum for major medical issues.

Accident Insurance: Health coverage that pays you a lump sum for medical expenses related to accidental injuries.

Hospital and Doctor Indemnity Insurance: Health coverage that pays cash for eligible doctors and hospital medical services.

Lifestyle Insurance Plans

Renters: Renters insurance is an affordable way to protect your belongings and your personal liability while you're renting.

Legal: Get affordable legal help, when you need it.

Corestream

This new platform gives you access to special group rates to help you save money on valuable benefits that fit your and your family's lifestyle. Advantage's Additional Benefits program is mobile-friendly, making it easy to manage your benefits at home, work or on the go!

Additional Benefits Offered:

Auto & Home: Compare plans from multiple carriers to get the best deal and fit for your needs with direct bill pay through Corestream.

Pet Insurance: Insurance for unpredicted pet accidents and illnesses with direct bill pay through Corestream.

Identity Theft Protection: Protect and guard you and your family's financial and social wellness with comprehensive identity theft protection with direct bill pay through Corestream.

Online Discounts: Featured and trending discounts are offered through Corestream!

Visit the Advantage Additional Benefit's [site](#) for more information on all plan offerings.

[Back to Contents](#)

New York Life/ComPsych Life Assistance Program (LAP)

When life throws you challenges, the Life Assistance & Work/Life Support Program can help. This service, offered to you at no cost, provides 24/7 access to trained advocates who can help you assess your needs, develop a solution, and connect you to resources.

You and the members of your household can also take advantage of **three face-to-face sessions** with a counselor.

With the ComPsych GuidanceResources LAP platform, you get:

- Confidential Emotional Support from degreed counselors who will listen to your concerns and help you or your family members with any issues including:
 - Anxiety, depression, stress
 - Grief, loss and life adjustments
 - Relationship/martial conflicts
- Work-Life Solutions with provided qualified referrals and resources, such as:
 - Finding child and elder care
 - Hiring movers or home repair contractors
 - Planning events, locating pet care
- Online Support with GuidanceResources is your 24/7 link to vital information, tools and support. Log on for:
 - Articles, podcasts and videos
 - On-demand trainings
 - “Ask the Expert” personal responses to your questions

To get started, visit guidanceresources.com, click on the register tab and enter Organization Web ID: NYLGBS or call (800) 344-9752.

SmartConnect

SmartConnect is a free service available to all Advantage Solutions employees and family members who are Medicare eligible. SmartConnect agents help you compare the costs and benefits of Medicare against your current coverage. If you find a plan that you like, a SmartConnect agent will handle the enrollment process for you.

To learn more, visit the [SmartConnect website](#), the [Connects Hub](#) or by phone at (855) 310-8723.

[Back to Contents](#)

MetLife Personal Finance app

MetLife Personal Finance app is your free financial wellness app that helps you get the most out of your money and makes managing your financial life more enjoyable and rewarding. The MetLife Personal Finance app is available to you and your family members. Learn more about MetLife Personal Finance app by visiting their [website](#).

Active&Fit Direct

The Active&Fit Direct program is a flexible and comprehensive low-cost fitness program offered through American Specialty Health Fitness, Inc. With Active&Fit, you can find a fitness center or stay active at home!

You can enroll yourself as well as your spouse or domestic partner. Program membership fee is just \$28/month (plus applicable taxes) with NO enrollment fee (be on the lookout for our promo codes). Your membership includes:

- 12,200+ gyms
- 9,300+ digital workout videos so you can work out at home or on-the-go
- One-on-one support from a well-being coach

Plus, sign up for a premium exercise studio and access specialty classes including barre, yoga, and Pilates for 20% - 70% off retail prices.

To get started, visit [Active&Fit Direct](#) on the Connects Hub.

PerkSpot Discount Program

Your Advantage Discount Program is a one-stop-shop for thousands of exclusive discounts in more than 25 different categories. That means there's something for everyone!

Most popular categories with just *some* of the premium perks and savings:

- Electronics
- Tickets & attractions
- Auto buying
- Apparel
- Wellness discounts
- Movie tickets
- Entertainment

[Back to Contents](#)

- Travel Discount Center
- and much more!

Visit asbenefits.perkspot.com to start saving today!



Eligibility

The Company offers U.S. regular, part-time employees an option to contribute to the company-sponsored 401(k) Savings Plan, subject to the terms and conditions of these plans. **Part-time employees may begin to contribute to the 401(k) Savings Plan the first of the month following the completion of 1,000 hours service within a one-year period.** Employees will be eligible to roll over funds into the 401(k) Savings Plan immediately upon hire or rehire.

Please note: 401(k) benefit is not available to employees residing in Puerto Rico.

Overview

The Company is committed to supporting your financial well-being — today and tomorrow. The company-sponsored 401(k) Savings Plan helps you prepare for retirement by offering an easy, tax-advantaged way to save for your future financial needs.

[Back to Contents](#)



To learn more about your retirement plan, take a moment to click through a [self-guided, educational webinar](#). This helpful resource includes information on:

- The difference between Pre-Tax and Roth After-Tax contributions
- How to set up your account
- Saving on taxes
- Investment types
- And much more!

Key advantages:

The Company will match a portion of your salary that you contribute to the plan paid annually, as long as you are an active employee on December 31.

- ❖ Current tax savings
- ❖ Tax-deferred investment growth
- ❖ Wide range of investment choices
- ❖ Convenient payroll deductions

[Back to Contents](#)

Ready to enroll?

Watch this [brief video](#) to learn how to enroll and make changes to your 401(k) so you can make the most of this great benefit.



How do I enroll?

Part-time employees of the Company are eligible to participate in the plan on the first day of the first payroll of the month following the completion of 1,000 hours of service within one year of the company. If you don't work 1,000 hours in your first year of employment, we monitor your hours worked each calendar year going forward. If enrollment has been completed in time, the first deduction will be on the first payroll of that month. Otherwise, deductions will start the next available payroll after enrollment.

Upon reaching your eligibility, you will receive a Quick Enroll email sent to the email address on record. In the email, you will receive instructions how to enroll with Principal. If you would rather enroll by text message, text the word "ENROLL" to 25827.



Manage your account

Visit [Principal](#) to enroll or manage your plan account:

- Enroll in the plan
- Check your balance
- Change your contribution rate
- Manage your investments
- Use planning tools and calculators
- Access forms and documents

[Back to Contents](#)

Your Contributions

You may contribute between 1% and 75% of your eligible pay to your plan account, up to annual IRS limits. In 2024, you may contribute up to:

- \$23,000 if you are under age 50 (pre-tax, Roth after-tax, or a combination of both).
- \$30,500 if you're age 50 or older this year (which includes an additional \$7,500 in catch-up contributions, made as a separate dollar amount election).

You also have the option of contributing to the plan with after-tax money, up to 6% of your eligible pay.

Before-tax vs. Roth after-tax. What's the difference?

The company-sponsored 401(k) Savings Plan gives you the flexibility to save for retirement in a variety of ways. You can make pre-tax contributions, Roth after-tax contributions or a combination of the two.

Before-tax contributions

The money goes into your Plan account *before* taxes are deducted, so you keep more of your take-home pay.

Since you don't pay taxes at the time you contribute, you'll owe taxes on both your contributions and any investment earnings when you withdraw your money in retirement (when you may be in a lower income tax bracket).

Roth after-tax contributions

The money goes into your Plan account *after* taxes are withheld.

In exchange for paying taxes now, both your contributions and any associated earnings can be withdrawn tax-free in retirement, provided you meet two requirements:

- At least five years have elapsed since your first Roth contribution.
- You are at least 59 ½ or the withdrawal follows death or total disability.



Catch up!

It's not too late to make up for lost time. If you'll be 50 or older this year, take advantage of the opportunity to contribute up to an additional \$7,500.

[Back to Contents](#)

Company Contributions

To help you reach your retirement planning goals, the organization makes the following contributions to your account:

Company Matching contributions

To help your retirement savings grow faster, the company will match a portion of your pay that you contribute to the plan paid annually, as long as you are an active employee on December 31.



Meet the match!

Try to contribute at least what the company will match to take full advantage – otherwise, you’re saying “No, thanks” to free money.

Vesting

Vesting is another way of saying “how much of the money is yours to keep if you leave the company.” You are always 100% vested in your own contributions, including any investment gains and losses on the money.

Years of service	Vesting percentage
Year 1	0%
Year 2	25%
Year 3	50%
Year 4	75%
Year 5	100%



Have you named a beneficiary?

It’s important to designate a beneficiary to receive the value of your Principal 401(k) Plan account in the event you die before receiving your entire benefit. Visit [Principal](#) to add or change a beneficiary.

[Back to Contents](#)

Withdrawals and Loans

The money in your account is intended as a long-term investment to help you prepare for your financial needs in retirement. However, under certain circumstances, you may be able to access money from your account before reaching retirement age. For more information, visit [Principal](#) or call (800) 547-7754.

Think before you act

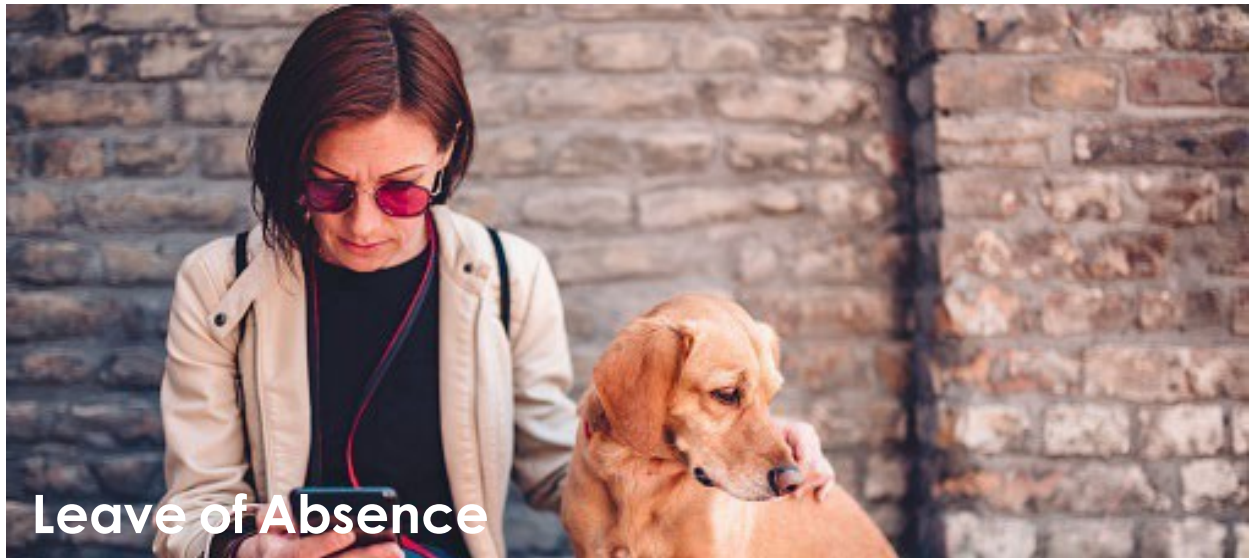
If you're considering taking a withdrawal or loan from your plan account, be sure to think about the impact it may have on your financial future.

Taking money from your account now may lead to a smaller savings balance when you retire.

Not only are you taking money away from your retirement savings, but the burden of repaying the loan may make it even harder to get back on track.

If you take a plan loan, you'll also lose more money to taxes because the interest payments on your loan are made with money that has already been taxed and it will be taxed again when withdrawn from your account.

If you withdraw pre-tax money from your plan account, in addition to paying current taxes on the money, you may have to pay an additional 10% penalty tax if you are younger than age 59 ½ or age 55 if you have retired or left the company.



Overview

Life has its twists and turns, and when they occur, you may need to take a Leave of Absence from work.

- Both full-time & part-time employees need to report a Leave of Absence
- To report a leave, call Alight at (855) 250-4165 or register online in [LeavePro](#)
- Report your leave if your absence will be more than 5 consecutive days and call 30 days in advance if your leave is foreseeable
- Watch [this helpful video](#) on how to request a Leave of Absence in LeavePro

Qualifying situations include:

- Your own serious health condition that makes you unable to perform the functions of your job.
- A serious health condition of your child, spouse, or parent that requires you to care for that family member.
- The birth of a child that requires you to take time off to care for the child (six or eight weeks depending on natural or Cesarean childbirth).
- The placement of a child with you for adoption or foster care.
- Covered military family leave.

Visit [Connects Hub](#) for leave of absence forms and resources.

[Back to Contents](#)

Sick Leave

Even the most health-conscious people get sick sometimes. When that happens, you can count on the organization to allow you time to rest or receive treatment.

- Temporary and part-time employees are not eligible to receive sick time, subject to applicable law. For any required city or state specific sick time benefits please visit the Policies and Procedures City/State Specific Policies section of the Associate handbook found on the Connects page or contact your Human Resource Business Partner with any questions.
- For any sick/vacation time off questions — connect with the Associate Service Center via helpdesk.asmnet.com.

Military Leave

To support your service to your country, you may be eligible for an approved leave of absence consistent with the requirements of the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

See the Associate handbook found on the [Connects Hub](#) for more details.

To report a leave, call Alight at (855) 250-4165 or register online in [LeavePro](#).



Overview

We are committed to winning together and a diverse workforce, including people with disabilities, is a key part of winning together and our success. Our team of Accommodation Specialists is dedicated to partnering with you to create effective workplace accommodations covered under the Americans with Disabilities Act (ADA), for your own personal health condition.

A workplace accommodation is an adjustment or modification made to a job or the workplace or the usual manner or circumstances of performing the job that allows an applicant or employee with a disability to successfully apply for the job, perform the duties of the job, or enjoy the benefits and privileges of employment. Reasonable accommodation also applies to the application process.

- Both a job applicant and a current employee are eligible to request an accommodation
- View the [How to Request a Workplace Accommodation video](#) to learn more about making a request.
- You can quickly and easily request an accommodation online at the [Accommodations website](#).
- If you can't access the online system, contact the Associate Service Center via helpdesk.asynet.com.

Visit [Connects Hub](#) for workplace accommodations forms and resources.

[Back to Contents](#)



Contacts

Contact Information

Mercer Indigo

(855) 207-2822

[Website](#)

Corestream - Additional Benefits

(949) 774-4671

[Website](#)

New York Life/ComPsych - Life Assistance Program

(800) 344-9752

[Website](#)

Organization web ID: NYLGBS

SmartConnect

[Website](#)

MetLife Personal Finance App

[Website](#)

Active&Fit Direct

[Website](#)

PerkSpot Discount Program

[Website](#)

[Back to Contents](#)

Principal 401(k)

(800) 547-7754

[Website](#)

Leave of Absence – Alight

(855) 250-4165

[Website](#)

Workplace Accommodations

[Website](#)

Associate Service Center

[Help Desk Request](#) (used by employees on leave of absence or non-employees)

[Zendesk Help Request](#) (used by active employees)

[Back to Contents](#)