

2023 BENEFITS GUIDE





For more information about your benefits, go to [Paylocity.com](https://www.paylocity.com)

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ABOUT THIS GUIDE

This guide describes the benefit plans available to you as an Associate of Fischer Homes. The guide covers the highlights of each plan; it does not contain all of the details that are included in each of the Summary Plan Descriptions or Summary of Benefits and Coverage.

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If you have questions about one of these plans, or if there is a conflict between the information in this guide and the formal language of the plan documents, the formal wording in the plan documents will govern. The benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of Fischer Homes.



WELCOME TO 2023 OPEN ENROLLMENT

During Open Enrollment you and your eligible dependents are given an opportunity to enroll and make changes to your benefit elections for the upcoming plan year (January 1– December 31).

Fischer Homes is excited to offer a very competitive, flexible and comprehensive benefits package. Each year we benchmark our benefits and make appropriate modifications to ensure what we offer is broad and relevant in order to meet the needs of you and your family.

Fischer Homes pays a majority of the costs for Associate health care plans. The Associates share in the health care costs through premiums, copayments, deductibles and coinsurance. Due to this cost sharing, both Fischer Homes and the Associates have an aligned interest in keeping health care costs as low as possible.

This guide provides information on medical, prescription drug, dental and vision coverage offered by Fischer Homes. The guide is intended to help you understand your options so you can make the selections for yourself and your eligible family members.

This guide uses the term Fischer Homes throughout for simplicity. In compliance with ERISA and other laws and regulations, the employees of Fischer Homes and Victory Mortgage are eligible for the same benefit programs, unless otherwise noted. None of the information in this guide shall be deemed to diminish the separateness of the Fischer Homes' Victory Mortgage, and Homestead Title businesses and legal entities.

CONFIRM DEPENDENT'S SOCIAL SECURITY INFORMATION

The Affordable Care Act requires the company to request the Social Security number of each dependent for reporting purposes. Please review the information for your dependents and update the Social Security numbers if necessary.

THE INFORMATION IN THIS GUIDE CONTAINS A GENERAL SUMMARY OF SOME OF FISCHER HOMES' BENEFIT PROGRAMS, STRATEGIES AND KEY INITIATIVES. You should keep this document and read it in conjunction with the Summary Plan Descriptions for the benefit programs. Should the information in this guide conflict in any way with the terms and conditions of the official plan document for the benefits described herein, the official plan document terms and conditions shall govern.

THIS GUIDE IS INTENDED FOR DISTRIBUTION ONLY TO THE EMPLOYEES OF FISCHER HOMES. Receipt of this guide is neither an offer of employment nor a guarantee of continued employment. The receipt of this guide does not create any contractual obligations, is not a waiver of any applicable eligibility requirements, is not an offer of any benefits payments and is not an indication of future benefits. Fischer Homes may change, suspend or cancel any or all benefit plans and programs at any time and for any reason in accordance with the terms of the applicable plans, policies and procedures and applicable law.



YOUR BENEFITS – WHAT'S NEW FOR 2023

The Fischer Group strives to offer competitive and comprehensive benefits to support all Associates, as a balanced physical and mental well-being is of utmost importance. Despite record-high inflation, Associates' costs for most benefits are unchanged versus 2022!

PLEASE NOTE THE FOLLOWING KEY CHANGES, IMPROVEMENTS, AND EXPANSIONS TO BENEFITS FOR 2023:

- **MY WELL-BEING PORTAL:** You now have access to information on benefits, wellness, frequently asked questions, educational videos, and more. Visit the new My Well-Being portal, download the mobile apps for your benefit plans, and learn more about your benefits at mywell-being.fischerhomes.com.
- **WELLNESS PROGRAM** – Fischer Homes is committed to the health and well-being of its Associates and is introducing a Wellness program in 2023. More information will be coming soon.
- **MEDICAL** – Associate medical premiums are unchanged for 2023 in part due to a switch to United Medical Resources, or UMR. UMR is a wholly owned subsidiary of United Healthcare (UHC), the current carrier, so there should be minimal disruption. You will be mailed a new Member ID card in early January. You will be required to answer a few questions to activate your medical plan.
- **HSA PLUS MEDICAL PLAN** – Due to an IRS update, the deductible for the HSA Plus plan will now be \$3,000/\$6,000, an increase of \$200/\$400 respectively.
- **DENTAL** – Associate premiums will increase slightly on both the Dental Plus and Dental Basic plans.
- **TWO PERSONAL HOLIDAYS** – All full-time Associates will receive two personal holidays to use during the calendar year. Personal holidays can be used at the Associate's discretion, including for volunteer events, wellness visits, personal matters, or in observance of other holidays.
- **INCLUSIVE LEAVE** – Associates that were otherwise eligible for FMLA leave but did not meet the hours/service requirement can now qualify for one week of paid Inclusive Leave.
- **BASIC LIFE AND AD&D** – The coverage for full-time Associates increased from \$30,000 to \$50,000, reducing the financial strain from a life or AD&D event.
- **SUPPLEMENTAL LIFE AND AD&D** – The insurance carrier is changing from Lincoln Financial to The Standard. All Associates will be able to enroll in coverage up to \$250,000 during Open Enrollment, without completing evidence of insurability. For Associates already enrolled in any of the Supplemental Life and AD&D plans, your elections will roll over to the new carrier.
- **ACCIDENT AND CRITICAL ILLNESS** – Associates have the opportunity to purchase Accident Insurance and/or Critical Illness Insurance. While medical insurance covers many of your needs, these policies can help fill the financial gap when an accident or critical illness occurs.

The Fischer Group is proud to offer all Associates a comprehensive and competitive benefits program for 2023. If you have any questions, please visit mywell-being.fischerhomes.com for additional information, including FAQs.



FREQUENTLY ASKED QUESTIONS

1. HOW DO I ENROLL IN BENEFITS?

To enroll in benefits, login to Paylocity. Click on the hamburger menu next to HR & Payroll, then click on Bswift Benefits to begin the benefits enrollment process.

2. HOW LONG DO I HAVE TO ENROLL IN BENEFITS?

For current Associates, Open Enrollment for the 2023 plan year is November 4 – November 14, 2022. New Associates have 31 days from the date of hire to complete their benefits enrollment.

3. CAN I MAKE CHANGES TO MY HEALTH PLAN OR OTHER BENEFITS DURING THE YEAR?

An IRS Qualifying Life Event (QLE) permits you to make changes to certain benefits during the plan year, within 31 days of the event.

COMMON QLES INCLUDE, BUT ARE NOT LIMITED TO:

- Marriage
- Divorce or legal separation
- Commencement or termination of a domestic partnership
- Birth, adoption, or placement of a child for adoption
- Death of spouse or covered dependent
- Loss or gain of health insurance coverage by your spouse's employer-sponsored coverage
- A change in your child's eligibility for benefits

The Payroll & Benefits team can help determine if other events qualify. If you experience a QLE, you may make changes to your benefits within 31 days of the event. Any changes you make must be consistent with your qualifying event, must be permitted by plan rules, and must be requested within 31 days of the event.

4. WHEN DOES MY BENEFIT COVERAGE BEGIN?

New benefits selected during Open Enrollment for the 2023 plan year are effective January 1, 2023. For New Full Time Associates, coverage begins on the first day of the month following their hire date. For coverage changes due to a qualified life event, coverage begins with the event or the day after the loss of any previous coverage.





FREQUENTLY ASKED QUESTIONS

5. WHEN WILL I RECEIVE MY INSURANCE CARDS?

United Medical Resources (UMR) mails medical (which includes pharmacy) and United Healthcare (UHC) mails dental cards to Associates within 5-7 business days from the date they process your enrollment. Associates can also find their insurance cards on the UMR and UHC mobile apps. Vision cards are not mailed but can also be found on the UHC website or UHC mobile app.

6. WHO IS OUR INSURANCE CARRIER?

Fischer Homes medical is with United Medical Resources (UMR). Dental and vision plans are with UnitedHealthcare (UHC).

7. WHO ADMINISTERS THE FISCHER HOMES RETIREMENT PLAN?

Pension Corporation of America administers the 401(k) plan. Information on the 401(k) plan can be found at www.mypencorp.com.

8. HOW DO I CHANGE MY 401(K) DEFERRAL PERCENTAGE?

Deferral percentage changes must be made on Pension Corporation of America's participant website at www.mypencorp.com.

9. CAN I ROLLOVER A BALANCE FROM MY PRIOR 401(K) INTO THE FISCHER HOMES PLAN?

Yes, Associates can rollover a balance from a qualified 401(k) plan or a qualified Individual Retirement Account (IRA).

10. HOW CAN I REQUEST A LOAN OR DISTRIBUTION FROM MY 401(K)?

A loan, hardship withdrawal, or in-service withdrawal may be requested by completing the appropriate form. All information and supporting documentation as stated on the form must be submitted to Payroll & Benefits and will be processed by Pension Corporation of America.





DOWNLOAD THE
GOOGLE OR APPLE APP
TO ACCESS YOUR
ACCOUNT DETAILS



United Medical Resources



Medical

Apple | Google
COMING SOON (12/2022)

United Healthcare



Dental & Vision

Apple | Google

Pension Corporation of America



401(K)

Apple | Google

Dave Ramsey



SmartDollar

Apple | Google

Health Advocate



EAP

Apple | Google

Paylocity



Payroll

Apple | Google

Navia Benefit Solutions



Flexible Benefit

Apple | Google

Heartland Bank



HSA

Apple | Google

MetLife



ID Theft Insurance

Apple | Google



ENROLLING

GETTING STARTED



Enrollment is your opportunity to choose your benefits. To learn more about your benefits, go to Paylocity or use **ASK EMMA**, the Bswift virtual benefits tour guide, who can walk you through your options.

paylocity.com

• **OPEN ENROLLMENT**

The benefits you choose during Open Enrollment will go into effect on January 1, 2023. Open Enrollment is November 4-14, 2022.

• **NEW ASSOCIATE ENROLLMENT**

New Associates must enroll within 30 days of their hire date in order to be eligible for benefits that plan year.

• **HOW TO ENROLL**

To enroll in Medical, Dental, Vision, Health Savings Account, Flexible Spending Accounts, Pre-Paid Legal or other Voluntary Benefits, login to **Paylocity**. Click on the hamburger menu next to HR & Payroll, then click on Bswift Benefits to begin the enrollment process.



askEMMA



ENROLLING **ELIGIBILITY**



All full-time Fischer Homes Associates are eligible for the benefit plan. Your dependents also may be eligible to participate in certain benefit plans.

FULL TIME ASSOCIATES

Full-time Associates are eligible for benefits the first day of the month following the date of hire.

ELECTED BENEFITS	WHERE TO ENROLL	AUTOMATIC BENEFITS
Associate must enroll & pay applicable premium to have coverage		Associate is automatically covered. Fischer Homes pays premium
<ul style="list-style-type: none"> • Medical Plan • Dental Plan • Vision Plan • Flexible Spending Account (FSA) • Health Savings Account (HSA) • Supplement Life Insurance • Pre-Paid Legal • Identity Theft • Accident Insurance • Critical Illness Insurance 	<p>paylocity.com</p>	<ul style="list-style-type: none"> • Basic Life Insurance • AD&D Insurance • Short-Term Disability • Long-Term Disability • Profit Plus Plan • Personal Time Off • Inclusive Leave • Education Assistance • SmartDollar • Employee Assistance
<ul style="list-style-type: none"> • 401(k) Plan 	<p>mypencorp.com</p>	

Premiums for Medical, Dental and Vision insurance and contributions made to FSAs and HSAs are deducted on a pre-tax basis over 24 pay periods. Other premiums are deducted on a post-tax basis. 401(k) deferrals may be either pre-tax (traditional) or post-tax (Roth).



ENROLLING ELIGIBLE DEPENDENTS

Eligible dependents may participate in some benefits.

SPOUSE

Same or opposite-sex legally married husband or wife of an eligible Associate.

DOMESTIC PARTNER

Someone who meets the entire definition of a domestic partnership as set forth in the Declaration of Domestic Partnership (visit Paylocity for details). If you are making a benefit change to add a domestic partner, you will be required to complete an affidavit.

ELIGIBLE DEPENDENT CHILD

1

Your natural, legally adopted, or stepchildren under age 26, regardless of student, employment or marital status.

Dependents turning 26 years old will be removed from benefits no later than the last day of their birth month.

2

Children for whom you are the legal guardian.

3

Children age 26 or older if they are disabled and legally dependent on you. Upon enrollment, proof of the child's condition and dependence must be submitted to the health care carrier for review and approval.

For more information about benefits eligibility & coverage, review the plan's Summary Plan Description **on the Library section of Bswift Benefits in Palocity.**



ENROLLING

ELIGIBILITY CHANGES



MAKING MID-YEAR CHANGES

Normally, you can only change your benefit selections during the Open Enrollment period. However, an IRS Qualifying Life Event (QLE) permits you to make changes to certain benefits during the plan year.

COMMON QLE'S (INCLUDE BUT ARE NOT LIMITED TO)

- Marriage
- Divorce, legal separation or annulment
- Birth*, adoption or placement for adoption of an eligible child
- Commencement or termination of a domestic partnership
- Death
- Change in your or your spouse's work status that affects benefits eligibility (for example, starting a new job, leaving a job, changing from part-time to full-time, a strike or lockout, starting or returning from an unpaid leave of absence)
- Change in residence or work site that affects your eligibility for coverage for example, moving out of a medical plan's network area
- A significant change in your own or your spouse's health coverage attributable to your spouse's employment
- A change in your child's eligibility for benefits
- Becoming eligible for Medicare or Medicaid during the year
- Receiving a Qualified Medical Child Support Order (QMCSO)



If you have a status change, you must indicate the QLE on-line in Paylocity and provide proof of the change to **payroll@fischerhomes.com** within 31 days of the change.

For more information about benefits eligibility and coverage, review the plan's Summary Plan Description on the Library Section of Bswift Benefits in Paylocity.

* Note: Newborn babies are automatically covered under the mother's coverage for 30 days. However, if you want them covered under the Fischer Homes medical plan, you must add them to your coverage within 31 days following their birth.



HEALTH & WELL-BEING

MEDICAL PLAN

MEDICAL PLANS

Fischer Homes offers a choice of medical plans through United Medical Resources (UMR). Pharmacy benefits for all plans are provided by Optum RX.



YOUR MEDICAL PLAN CHOICES

PPO

HSA PLUS

HSA BASIC

All three plans provide the same covered services through UMR. You may visit any doctor you like; however, if you receive care outside the UMR network you will pay a higher portion of the cost.

- **There are no pre-existing limitations under any of the plans:**
Likewise, pregnancy is not considered a pre-existing condition or limitation under any plan.
- **The plans vary in cost and coverages:**
The medical coverage provided and the amount you pay in Associate contributions depends on which plan you select. See the next page for details.

To Locate Participating Doctors:
umr.com
1.800.826.9781

To Download a Member ID Card:
visit umr.com
or the UMR mobile app.



HEALTH & WELL-BEING

MEDICAL PLAN OPTIONS



THE MEDICAL PLAN OPTIONS DIFFER IN HOW THEY PROVIDE COVERAGE: PPO, HSA PLUS, HSA BASIC

- The PPO plan charges copays for most services, including some doctor visits, Emergency Room visits and prescriptions. Primary Care visits do not have a copay.
- **With the two HSA plans**, you must first meet your deductible - including for office visits and prescriptions - before the plan begins paying benefits. Then you pay coinsurance (20%) rather than copays at the time of service.
- All medical plans have an embedded deductible. If any person on the family plan meets the individual deductible, that person begins receiving benefits. Once the sum of all family members expenses reaches the family deductible, the entire family will receive benefits.
- **With the HSA plans**, you can contribute to a Health Savings Account. Fischer Homes also will contribute to the account, which can help you meet the higher deductibles in these plans. Since there is a higher deductible in these options, your per paycheck cost will be lower than the PPO plan. Associate must open an HSA account with Heartland Bank.

Medical Plan Feature	PPO	HSA PLUS	HSA BASIC
	In Network	In Network	In Network
Paycheck contributions	Higher	Moderate	Lower
Employer HSA contribution	None	\$720 / \$960 / \$1,200 / \$1,320	\$1,080 / \$1,440 / \$1,560 / \$2,040
Annual deductible	\$1,000 / \$2,000	\$3,000 / \$6,000	\$4,000 / \$8,000
Out-of-pocket maximum	\$6,500 / \$13,000	\$5,000 / \$10,000	\$6,550 / \$13,100
Coinsurance	20%	20%	20%
Office visit (PCP / SPC)	\$0 / \$100	20% After Deductible	20% After Deductible
Emergency Room	\$250 + 20%	20% After Deductible	20% After Deductible
Prescription Tiers *After Deductible	\$0/ \$50 \$100*/ \$250*	\$10 / \$35 / \$60	\$10 / \$35 / \$60

[Click Here For Medical Plan Rate Sheet](#)



HEALTH & WELL-BEING

DENTAL PLAN



Fischer Homes offers a choice of two dental plans, Dental Plus and Dental Basic, both through UnitedHealthCare.

THE MAIN DIFFERENCES BETWEEN THE PLANS ARE

The **Dental Basic** plan does not cover orthodontia and it has lower coverage on basic treatments. The **Dental Plus** plan covers orthodontia for children.

Both plans allow you to visit any dentist you choose. However, you'll save money when you stay in-network.

BOTH DENTAL PLANS COVER

- Preventive care (routine exams and cleanings, sealants, X-rays, space maintainers)
- Basic treatment (root canals, extractions, oral surgery, anesthesia, fillings)
- Major treatment (bridges, crowns, dentures)

PLUS OPTION PLAN ALSO COVERS

- Orthodontia for children (braces, including installation, removal, and follow-up care); note that the orthodontia maximum is separate from your annual maximum benefit

DENTAL PLAN FEATURE	DENTAL PLUS	DENTAL BASIC
	IN NETWORK	IN NETWORK
Paycheck contributions	Higher	Lower
Individual annual deductible	\$50	\$50
Family annual deductible	\$150	\$150
Annual maximum benefit	\$1,500	\$1,500
Preventive care	100% covered (no deductible)	100% covered (no deductible)
Basic treatment	80% after deductible	50% after deductible
Major treatment	50% after deductible	50% after deductible
Orthodontia	50% coverage Up to \$1,000 lifetime maximum (available to children only)	Not covered

[Click Here for Dental Plan Rate Sheet](#)

To Locate Participating Providers:
myuhcdental.com
 1.877.816.3596

To download an ID card, go to
myuhcdental.com
 or use the **UHC mobile app**



HEALTH & WELL-BEING

VISION PLAN

YOUR VISION PLUS PLAN IS OFFERED THROUGH UNITEDHEALTHCARE AND GIVES YOU TWO WAYS TO RECEIVE BENEFITS

- Use the network and receive an allowance for most expenses
- Go to a provider outside the network and file a claim for reimbursement for part of the cost of your exams, glasses and/or contacts

VISION PLAN FEATURE	IN-NETWORK COVERAGE	
Exams	\$10 copay	Covered in full; once every 12 months.
Frames	\$25 copay	\$150 allowance, with a discount on frames of 30% at participating providers; once every 24 months.
Lenses	\$25 copay	Single vision, lenticular, lined bifocal and lined trifocal lenses covered in full; once every 12 months.
Contacts	\$25 copay	<p>Elective: Members receive an allowance of 4 disposable boxes for formulary and \$130 for non-formulary contact lenses.</p> <p>Medically Necessary: Covered in full. Prior authorization is required for medically necessary contacts. Once every 12 months.</p>
Refractive Laser Surgery	No copay	Provider discount up to 35%.

To Locate Participating Providers:
myuhcvision.com
 1.800.638.3120

To download an ID card, go to
myuhcvision.com

[Click Here For Vision Plan Rate Sheet](#)



HEALTH & WELL-BEING

EMPLOYEE ASSISTANCE PROGRAM

EMPLOYEE ASSISTANCE PROGRAM

Balancing work and family life activities may be difficult to handle alone. Fischer Homes provides Employee Assistance Program to assist you with problem identification, counseling, and referral services, and is a confidential resource available to Associates and their family members.

EMPLOYEE ASSISTANCE PROGRAM CAN ASSIST WITH THE FOLLOWING

- Legal referrals
- Smoking cessation assistance
- Locating and evaluating childcare and elder care resources
- Resources for managing people
- Alcohol and drug abuse
- Financial concerns
- Stress-related problems
- Emotional problems and crisis intervention
- Conflicts at work or home
- Parenting issues
- Family and relationship issues
- Depression, loss, and emotional well-being

ASSOCIATE ASSISTANCE

Counselors are available 24 hours a day, seven days a week (including holidays).

CONNECT TO A COUNSELOR FOR FREE SUPPORT SERVICES

Call 888.293.6948,

or visit: healthadvocate.personaladvantage.com

For additional counseling, you may schedule an appointment with a counselor for a face-to-face assessment. Fischer Homes will pay for up to sessions per incident each year for Associates and their dependents. The Employee Assistance Program also can provide referrals to other providers or community resources if additional assistance is needed.





HEALTH & WELL-BEING

BASIC LIFE & AD&D INSURANCE



FISCHER HOMES PROVIDES THE FOLLOWING

Basic Life and Accidental Death & Dismemberment (AD&D) coverage at no cost to you.

Fischer Homes includes basic life and AD&D insurance to eligible Associates through The Standard.

As an Associate, your basic life insurance covers you and pays your designated beneficiary(ies) in the event of your death.

AD&D insurance provides extra benefits for certain injuries or death resulting from a covered accident.

BASIC LIFE AND AD&D COVERAGE	
EMPLOYEE BASIC LIFE	EMPLOYEE AD&D
\$50,000	\$50,000





HEALTH & WELL-BEING

SUPPLEMENTAL LIFE & AD&D INSURANCE



In addition to Basic Life Insurance, you may choose to purchase Supplemental Life Insurance and AD&D for yourself and your spouse, dependent child or domestic partner.

INSURANCE PLAN	BENEFIT COVERAGE
Supplemental Employee Life Insurance and AD&D	\$10,000 to \$300,000. May be purchased in \$10,000 increments.
Supplemental Spousal Life Insurance and AD&D	\$5,000 to \$150,000. May be purchased in \$5,000 increments. You must elect supplemental employee life insurance to elect supplemental spousal life insurance. Supplemental spouse benefit may not exceed 50% of the amount elected for the supplemental employee life.
Supplemental Dependent Child Life Insurance and AD&D	\$10,000 per child. You must elect supplemental employee life insurance to elect supplemental child life insurance.

EVIDENCE OF INSURABILITY

If you are enrolling in Supplemental Life Insurance, Evidence of Insurability (EOI or proof of good health) may be required:

- If you are a new hire or eligible for the first time, you can enroll up to the guaranteed issue amount without EOI.
- If you are enrolling for the first time after your eligibility waiting period as a new hire or first-time eligible employee has passed, you may have to submit an EOI form.
- If you currently have coverage and wish to increase the amount by more than \$20,000 during open enrollment, EOI may be required.

The EOI form includes a series of health-related questions. You may need the help of your doctor with the EOI form.

If you elect your current participation levels, you will not be subject to EOI. Completing an EOI form is not part of the enrollment process. If you need to complete and submit an EOI form, you will be notified after you've enrolled.



SAVINGS ACCOUNTS

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the HSA Plus or HSA Basic plan, you need to set up a Health Savings Account (HSA) with Heartland Bank. You can make pretax contributions to the HSA and use that money later to pay for eligible health care expenses.

ELIGIBLE HEALTH CARE EXPENSES MAY INCLUDE:

- Medical, dental and vision deductibles
- Medical, dental and vision coinsurance
- Dental and vision copays
- Find a complete list of qualified expenses at irs.gov/pub/irs-pdf/p502.pdf

Fischer Homes also contributes to your HSA with each paycheck – helping you save for the future and making it easier to meet the deductible in either the HSA Plus or HSA Basic plans. The amount of the Fischer Homes contribution depends on which plan you elect and your coverage level. Fischer Homes makes this contribution even if you do not contribute to the account. Your HSA account will receive the contribution spread across 24 pay periods (assuming you are still employed with Fischer Homes at that time).

Newly eligible Associates during the year will receive prorated employer contributions. Since the HSA is a personal bank account, the funds are yours to keep even if you change medical plans or leave Fischer Homes.

Funds roll over from year-to-year, and you can use them for eligible health care expenses even into retirement. Heartland Bank will issue you a debit card that you can use to pay for care from your HSA at the time of service.

ADVANTAGES OF THE HSA

The account is triple-tax free. You are not taxed on: contributions to the account, withdrawals to cover eligible expenses, or interest earned.

There are two ways to use your HSA to pay for expenses. You can use your debit card or pay for your expenses up front and pay yourself back from your HSA. You must have funds in your HSA in order to spend them.

RULES ABOUT HSA ELIGIBILITY

To be eligible to contribute to an HSA, you must remain continuously enrolled in the **HSA Plus** or **HSA Basic** plan for the entire 2023 plan year. If you're covered by a second medical plan (i.e., a spouse's plan), it also must be a high-deductible option for you to be eligible for an HSA.

You can't contribute to an HSA if:

- You're enrolled in Medicare or a veteran's medical plan (TRICARE).
- You're claimed as a dependent on someone else's federal tax return.
- You or your spouse currently participate (or previously participated within the current plan year) in a general-purpose Health Care Flexible Spending Account.

2023 HSA MAXIMUM COMBINED CONTRIBUTIONS

	Fischer Homes and you can contribute	If you are 55 years of age or older, you can contribute an additional...
Individual	\$3,850	\$1,000
Family	\$7,750	



SAVINGS ACCOUNTS

FLEXIBLE SPENDING ACCOUNT



The Flexible Spending Accounts (FSAs) offer you the opportunity to pay eligible health care expenses with pretax dollars. Participating in an FSA reduces your taxable income, which means you owe less tax and spend less for qualified expenses.

- **Health Care FSA**
Available with the PPO health plan or to Associates not participating in a Fischer Homes Medical Plan.
- **Limited Purpose FSA**
Available to Associates enrolled in the HSA Plus or HSA Basic plan.

All Health Care FSA-eligible expenses and all Limited Purpose FSA-eligible expense must be incurred between January 1, 2023 and December 31, 2023. You lose any money left in your FSA after March 31, 2024, so plan your expenses carefully.

To make the process easier, pay for eligible expenses with your FSA debit card.

HEALTH CARE FSA

- You do not have to be enrolled in the company's medical plan (or any other plan) to participate.
- Participants in the HSA Plus or HSA Basic plan may not participate in the Health Care FSA, but may participate in the Limited Purpose FSA.
- With a Health Care FSA, your savings can be used toward your doctor visit copays, deductible expenses, as well as dental and vision care needs.
- For a full list of IRS-approved expenses, please visit irs.gov/pub/irs-pdf/p502.pdf
- Your entire Health Care FSA election is available to you on January 1, even if you haven't yet saved the full amount.
- For 2023, you can elect to contribute up to \$3,050 annually in your Health Care FSA.

LIMITED PURPOSE FSA

- The Limited Purpose FSA is for HSA Plus or HSA Basic plan participants only.
- Money contributed to a Limited Purpose FSA cannot be used to pay for medical and prescription expenses.
- For 2023, you can contribute up to \$1,000 annually in your Limited Purpose FSA.

- The account is for qualified dental and vision care expenses only, including:
 - Orthodontia
 - LASIK surgery
 - Glasses or contacts
 - Dental or vision coinsurance and copays

NOTE:

If you leave the company during the year, claims incurred prior to your last day of service must be submitted within 90 days of your final employment date.



SAVINGS ACCOUNTS

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT



Fischer Homes provides a variety of other optional benefits to you. For many of these plans, if you want coverage, you must choose to enroll in them and pay any applicable premiums.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

- Enrolling in a Dependent Care FSA allows you to put aside dollars on a pretax basis to use for qualified dependents. It is not used for health care expenses.
- Participating in the Dependent Care FSA reduces your taxable income, which means you owe less tax and spend less for qualified expenses.
- A complete list of eligible and ineligible expenses is available on the IRS website at [irs.gov/pub/irs-pdf/p503.pdf](https://www.irs.gov/pub/irs-pdf/p503.pdf)
- The Dependent Care FSA is designed to allow you and your spouse to work. So, if your spouse does not work, you cannot contribute to the Dependent Care FSA. You can contribute if your spouse is disabled or a full-time student.

- You can contribute up to \$2,500 if you and your spouse file separate tax returns or up to \$5,000 if you are single or if you and your spouse file a joint return.
- With a Dependent Care FSA, the money is available only as it is deposited in your account.
- Eligible expenses must be incurred between January 1, 2023, and December 31, 2023. Claims for reimbursement must be filed before March 31, 2024. You lose any money left in your FSA after March 31, 2024, so plan your expenses carefully.

FOR MORE INFORMATION CONTACT:

Navia Benefit Solutions

naviabenefits.com

or call 1.800.669.3539

or email customerservice@naviabenefits.com



401(K) & PROFIT SHARING

401(K) PLAN

The 401(k) Plan can help you prepare financially for retirement through a combination of Associate and employer contributions. All Associates are eligible to participate in the 401(k) Plan on their first day of employment.

IMPORTANT FEATURES

- Fischer Homes will currently match part of your pretax and Roth contributions.
 - 50% of Associate deferrals up to 5%, for a maximum of 2.5%.
 - To receive the maximum company match, you must contribute at least 5% of pay.
- You are always and immediately vested in your own contributions. Fischer Homes' company match and Profit Plus contributions vest on a 6-year graduated schedule.
- You may contribute to the 401(k) Plan, up to certain annual dollar limits set by the IRS, which can be found at [irs.gov](https://www.irs.gov).
- You can make contributions on a pretax or Roth after tax basis.
- With pretax contributions, you lower your taxable income and save on taxes while saving for the future.
- You can make changes to your contribution and investment elections at any time at mypencorp.com.
- You also may make "catch-up" contributions if you are age 50 or over during the plan year (up to IRS limits).

VESTING SCHEDULE

YEARS OF SERVICE	VESTED (PERCENTAGE)
<2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

FOR MORE INFORMATION ABOUT THE 401(K) PLAN CONTACT:

Pension Corporation of America
mypencorp.com
 or call 1.800.848.5848, or email pensioncorporation@pencorp.com

Be sure your beneficiary designations are current by accessing your account at mypencorp.com



401(K) & PROFIT SHARING

PROFIT PLUS PLAN

In 1982, Fischer Homes established the Profit Plus Plan as a way to incentivize and reward Associates when the company achieved certain financial metrics. When Fischer Homes is successful and meets the defined financial goals, every eligible Associate in the Profit Plus Plan benefits with a contribution made to their retirement account. Associates do not have to participate in the 401(k) to be eligible for the Profit Plus Plan.

The Total Retirement Contribution Rate is based on the Fischer Homes' Consolidated financial results as shown in the table. As The Return on Investment (ROI) for Fischer Homes increases, the Total Retirement Contribution Rate increases up to a maximum of 10.0%.

The Total Retirement Contribution Rate is the sum of the Deferral Match (as described in the 401(k) section) and the Profit Plus Plan contribution.

FISCHER HOMES CONSOLIDATED	
ROI	TOTAL RETIREMENT CONTRIBUTION RATE*
30%	10.00%
27%	9.10%
23%	7.90%
20%	7.00%
17%	6.10%
14%	5.20%
10%	4.00%
At least 5%	2.00%

*As a % of Eligible Compensation.

NOTE: TOTAL RETIREMENT CONTRIBUTION RATE = 401(k) Deferral Match + Profit Plus Plan contribution.



TIME AWAY FROM WORK

PERSONAL TIME OFF

Fischer Homes believes that every Associate needs time away from work for rest, to take care of personal matters and for special events. Fischer Homes is pleased to offer a variety of leave benefits to help Associates meet their needs. Some types of paid leave also coordinate with disability plans and the Family and Medical Leave Act (FMLA).

PERSONAL TIME OFF

Personal Time Off provides Associates with flexible paid time off from work that can be used for vacations, personal or family illness, doctor appointments, volunteerism or any reason important to you.

Personal Time Off time is accrued biweekly with each paycheck. The amount of time accrued is dependent on your completed years of service.

New Associates joining the company will receive five Personal Time Off days on their first day with the company. New Associates will then accrue an additional 10 days during the first year, for a total of 15 Personal Time Off days.

YEARS OF SERVICE	DAYS ACCRUED PER YEAR	MAXIMUM DAYS ACCRUED
YEAR 1	DAY 1 – 5 FULL YEAR – 15	DAYS – 15
2–5 Years	15	25
6 to 15 Years	20	35
>15 Years	25	40



TIME AWAY FROM WORK

HOLIDAYS/PERSONAL HOLIDAYS



COMPANY HOLIDAYS
 Fischer Homes offers seven official paid holidays for eligible full-time Associates:

- NEW YEAR’S DAY**
- MEMORIAL DAY**
- INDEPENDENCE DAY**
- LABOR DAY**
- THANKSGIVING DAY**
- DAY AFTER THANKSGIVING**
- CHRISTMAS DAY**

HOLIDAYS THAT FALL ON A SATURDAY
 will be observed on the preceding Friday

HOLIDAYS THAT FALL ON A SUNDAY
 will be observed the following Monday

PERSONAL HOLIDAYS

ON JANUARY 1, FULL-TIME ASSOCIATES WILL RECEIVE:
 Two personal holidays to use during the calendar year.

NEW FULL-TIME ASSOCIATES JOINING FISCHER HOMES PRIOR TO APRIL 1:
 Will receive two personal holidays.

NEW ASSOCIATES JOINING THE COMPANY APRIL 1 OR LATER WILL RECEIVE:
 One personal holiday in that year.

PERSONAL HOLIDAYS:
 May be used in the Associate’s discretion, including for volunteer events, wellness visits, personal matters, or observance of other holidays.

ANY UNUSED PERSONAL HOLIDAYS:
 Will not accrue from year-to-year or be paid out for any reason.

PERSONAL HOLIDAYS:
 Must be scheduled in the same manner as Personal Time Off and receive approval prior to its usage.



TIME AWAY FROM WORK

INCLUSIVE LEAVE

INCLUSIVE LEAVE

Fischer Homes recognizes that there are important moments in life where an Associate needs to be present and away from work. Whether it's the birth or adoption of a child, caring for a sick family member or an Associates medical needs, Fischer Homes provides an Inclusive Leave benefit to help enable the Associate provide care for family members or have time to recover without concern about losing income. This benefit will pay the eligible Associate 100% of basic earnings for up to three weeks and is provided at no cost.

ELIGIBILITY

Associates are eligible for 3 weeks after 12 months and 1,250 hours worked. Associates with less than 12 months of service are eligible for one week. Inclusive Leave is applicable for events that qualify under the Family and Medical Leave Act (FMLA) and are 3 days or longer in duration.

Inclusive Leave runs concurrently with FMLA and, if applicable, Short-Term Disability.

QUALIFIED FMLA EVENT	100% OF BASE EARNINGS	60% OF BASE EARNINGS	60% OF MONTHLY PAY - UP TO \$10,000
	WEEKS 1-3	UP TO WEEKS 4-13	WEEKS 14 & ONWARD
	Inclusive Leave*	Short Term Disability*	Long Term Disability*

*If applicable

HOW DIFFERENT TYPES OF LEAVE COORDINATE	TYPE OF LEAVE	MAXIMUM DURATION
	Short-Term Disability	Up to 13 weeks or 90 days in a rolling backward 12-month period.
	Long-Term Disability	Begins after STD ends and may last up to age 65 if disabled at age 62 or younger. If you become disabled after age 62 you may be eligible to continue receiving benefits past the normal end date.
	Inclusive Leave	Up to 3 weeks in a rolling backward 12-month period.
	Family & Medical Leave Act	Up to 12 weeks in a rolling backward 12-month period (unpaid).



TIME AWAY FROM WORK

DISABILITY BENEFITS

Fischer Homes provides Short and Long –Term Disability benefits in case you become disabled and unable to work. For the purposes of STD and LTD benefits, “pay” or “basic weekly earnings” is defined as regular base compensation in effect prior to the date disability begins. Covered earnings do not include overtime pay, bonuses or any other special compensation.

SHORT–TERM DISABILITY

Short-Term Disability (STD) is a Company-paid benefit designed to provide you income protection if you become temporarily disabled due to qualifying illness or a non-work-related injury.

SHORT TERM DISABILITY–BENEFITS

60% of weekly earnings for up to 13 weeks

LONG –TERM DISABILITY

Fischer Homes' Long-Term Disability (LTD) plan helps protect you and your family if you are unable to work for a period that extends beyond the STD benefit (90 consecutive days). The Company pays the full cost of this disability benefit.

For eligible Associates disabled longer than 90 days, LTD provides a monthly benefit of 60% of an employee's annual earnings, up to a maximum benefit of \$10,000 per month.

LONG TERM DISABILITY–BENEFITS

60% of monthly pay up to a maximum of \$10,000

NOTE: You may be eligible for state disability benefits that would coordinate with Fischer Homes' Short Term Disability benefits.



OTHER BENEFITS

PRE-PAID LEGAL & IDENTITY THEFT

PRE-PAID LEGAL

The Pre-Paid Legal Plan allows Associates to pay for certain legal services through convenient payroll deductions made on an after-tax basis.

All legal services provided to you are kept confidential. These services are provided by MetLife.

SERVICES INCLUDE

- Legal advice
- Debt matters
- Estate planning
- Document preparation
- Family law
- Real estate matters

IDENTITY THEFT INSURANCE

Technology is changing our lives every day. We know it can be hard for employees to safeguard against cyber threats that are growing at the same pace. That's why MetLife Legal Plans and Cyber Scout are offering Identity Theft Defense and Life Stages Identity Management Services. These services help members manage their identities. Additionally, Fraud Scout Triple Bureau Credit Monitoring monitors credit activities and inquiries across three bureaus.

For more information, go to legalplans.com





OTHER BENEFITS

ACCIDENT INSURANCE & CRITICAL ILLNESS INSURANCE



ACCIDENT INSURANCE

- Accident Insurance offered through The Standard compliments health Insurance and helps Associates with unexpected expenses incurred as the result of an accident.
- Accident Insurance pays for expenses not covered by medical insurance by providing cash benefits to Associates receiving treatment for injuries. Additionally, Accident Insurance can pay an extra 25% of total benefits for injuries during youth organized sports. Accident Insurance coverage includes an optional wellness screening.
- Spouse/domestic partner and child coverage is available for purchase.

CRITICAL ILLNESS INSURANCE

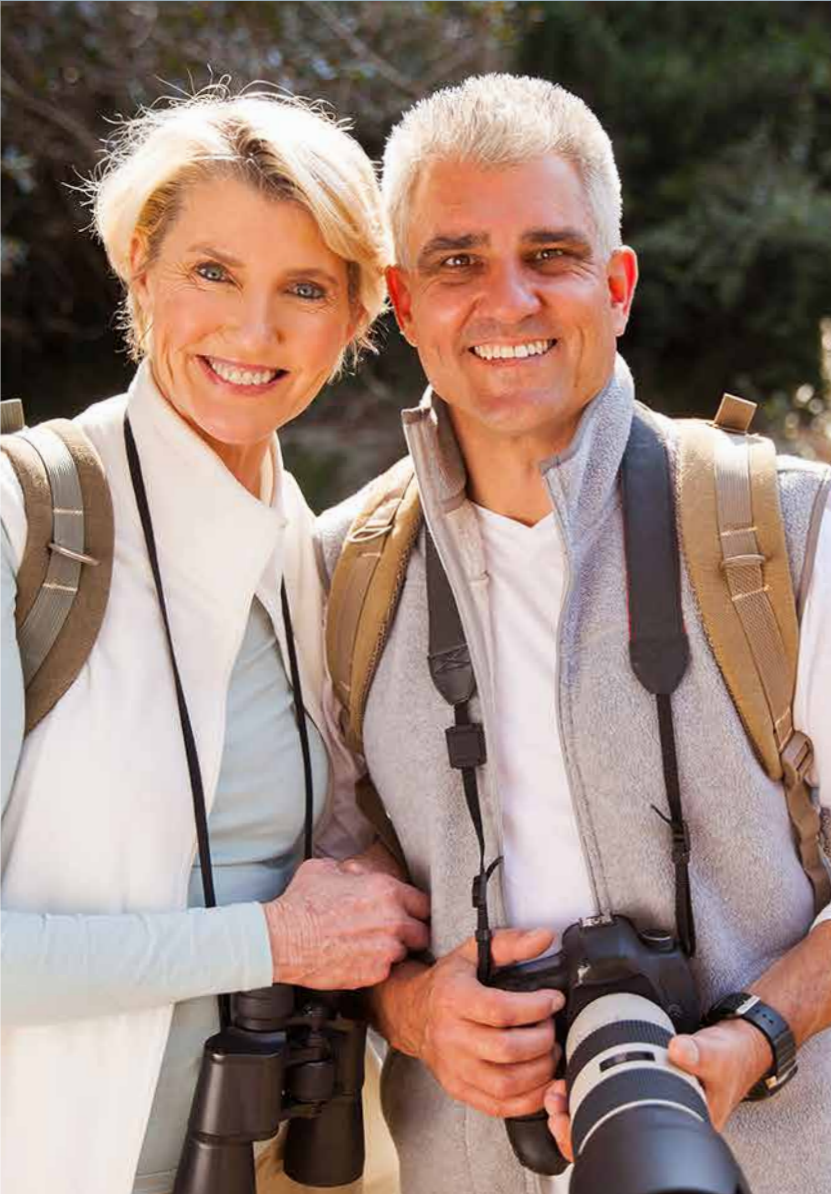
- Critical Illness Insurance offered through The Standard helps cover out-of-pocket expenses, not covered by medical insurance, resulting from critical illnesses.
- Critical Illness Insurance helps fill gaps caused by costs such as co-pays, deductibles, loss of income, childcare, and/or travel expenses.
- Critical Care Insurance covers over 20 serious illnesses and more than 20 childhood illnesses. Critical Illness Insurance coverage also includes an optional wellness screening.
- Spouse/domestic partner and child coverage is available for purchase.

If you opt out of the Fischer Homes medical plan, you may purchase this coverage separately.



OTHER BENEFITS

SMARTDOLLAR



Fischer Homes cares about the wellness of its Associates. This is not limited to just physical and mental wellness, but also extends to financial wellness. That's why Fischer Homes makes the SmartDollar program available to its Associates at no cost.



SmartDollar is a proven financial wellness solution that will teach you how to save for emergencies, budget, reduce debt, and develop a plan for retirement.

SmartDollar provides 24/7 access to inspiring and educational content, innovative tools, and a wide variety of questions and answers to help you anytime, anywhere and on any device no matter where you are with your personal finances.

**ENROLLING IN THE PROGRAM IS EASY
AND NO COST TO
ASSOCIATES OF FISCHER HOMES.**

To enroll and learn more visit
smartdollar.com/enroll/fischer8816



OTHER BENEFITS

EDUCATION ASSISTANCE



Education Assistance provides financial assistance to eligible Associates by reimbursing a portion of tuition upon successful completion of approved classes.

- **Fischer Homes will reimburse up to \$5,250 for tuition in a calendar year.** Textbooks, supplies, registration fees and other similar costs are not eligible for reimbursement.
- **Classes must be taken as part of an approved degree,** and must be for credit at an accredited school, college or university.
- **Eligible degrees must be directly related to your present position or qualify you in another career field that would be of current or future value to the company.** They also must be part of an undergraduate program leading to an Associate's or Bachelor's Degree, or a graduate program leading to a Master's or Doctoral Degree. Classwork leading to certain degrees that cannot be applied at Fischer Homes will not be funded.
- **Any Associate participating in the program whose performance at Fischer Homes falls below "Frequently Meets Expectations" will lose eligibility.** Successful course completion is defined as a grade of "B" or higher.





IMPORTANT CONTACTS



BENEFIT	CARRIER	WEBSITE	CUSTOMER SERVICE
HEALTH & WELL-BEING			
Medical	United Medical Resources	umr.com	1.800.826.9781
Dental	UnitedHealthcare	myuhc.com	1.877.816.3596
Vision	UnitedHealthcare	myuhcvision.com	1.800.638.3120
Life Insurance	The Standard	standard.com	1.800.628.8600
Short-Term Disability	The Standard	standard.com	1.800.368.2859
Long-Term Disability	The Standard	standard.com	1.800.368.1135
SAVINGS ACCOUNTS			
Health Savings Account (HSA)	Heartland Bank	heartlandbank.com	1.800.697.0049
Flexible Spending Account	Navia Benefit Solutions	naviabenefits.com	1.800.669.3539
Dependent Care FSA	Navia Benefit Solutions	naviabenefits.com	1.800.669.3539
401(K) & PROFIT SHARING			
401(k)	Pension Corporation of America	mypencorp.com	1.800.848.5848
OTHER BENEFITS			
Pre-Paid Legal	MetLife	legalplans.com	1.800.821.6400
ID Theft Insurance	MetLife	legalplans.com	1.800.821.6400
Education Assistance	Fischer Homes	Fischermgmt.com	hr@fischerhomes.com
Employee Assistance	The Standard	healthadvocate.personaladvantage.com	1.888.293.6948
Accident Insurance	The Standard	standard.com	1.866.851.2429
Critical Illness Insurance	The Standard	standard.com	1.866.851.2429



2023 ASSOCIATE BENEFIT RATES



	BI-WEEKLY RATES			ANNUAL RATES		
	2023			2023		
	PPO	HSA PLUS	HSA BASIC	PPO	HSA PLUS	HSA BASIC
MEDICAL						
Employee Only	\$115	\$42	\$33	\$2,760	\$1,008	\$792
Employee Plus Spouse or Domestic Partner	\$316	\$162	\$128	\$7,584	\$3,888	\$3,072
Employee Plus Child(ren) or Domestic Child(ren)	\$250	\$116	\$95	\$6,000	\$2,784	\$2,280
Family*	\$505	\$262	\$218	\$12,120	\$6,288	\$5,232
	BI-WEEKLY RATES		ANNUAL RATES			
	2023		2023			
	PLUS	BASIC	PLUS	BASIC		
DENTAL						
Employee Only	\$20.01	\$16.58	\$480.24	\$397.92	*FAMILY TIERS 1) Employee, Spouse, and Children 2) Employee, Domestic Partner, and Domestic Partner Children 3) Employee, Domestic Partner, Employee Children and/or Domestic Partner Children Spousal surcharge may apply. For Domestic Partner and Domestic Child(ren), additional taxes will be incurred. Medical, Dental and Vision premiums are deducted on a pre-tax basis over 24 pay periods. Other premiums deducted on a post-tax basis. 401(k) deferrals may be either pre-tax (traditional) or post-tax (Roth).	
Employee Plus Spouse or Domestic Partner	\$40.03	\$33.15	\$960.72	\$795.60		
Employee Plus Child(ren) or Domestic Child(ren)	\$42.03	\$34.80	\$1,008.72	\$835.20		
Family*	\$69.60	\$38.33	\$1,670.40	\$919.92		
	BI-WEEKLY RATES		ANNUAL RATES			
	2023		2023			
	VISION PLUS		VISION PLUS			
VISION						
Employee Only	\$3.21		\$76.92			
Employee Plus Spouse or Domestic Partner	\$6.10		\$146.28			
Employee Plus Child(ren) or Domestic Child(ren)	\$6.43		\$154.32			
Family*	\$9.36		\$224.64			