



For all that life brings

**Your 2027
Benefits Guide**





Welcome to IMI

Life is full of big moments, everyday moments and everything in between. And your IMI benefits are here for all of it.

For staying healthy. For caring for the people who matter to you. For building financial security. For navigating the unexpected. And for whatever comes next.

You have choices, tools and resources to support your life at work, at home and everywhere in between.

Because life doesn't stand still. And neither should the support you have along the way.

Use this guide to learn about your benefits and how to make the most of them—for all that life brings.

You have 30 days from your hire date to enroll in benefits.

Get ready

There are a few things you can do ahead of enrolling to make sure you're prepared.

Your benefits will start on the first day of the month following your hire date.

That means, for example, if you start February 1, your benefits would begin March 1.

Know the options

Here are the benefits you can elect for 2027.

Health care

- Medical
- Dental
- Vision

Money-smart accounts

- Health Savings Account (HSA)
- Health Care Flexible Spending Account (HCFSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Dependent Care Flexible Spending Account (DCFSA)

Protection benefits

- Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Accident Insurance
- Long-term Disability Insurance Buy-up Option
- Legal Plan
- Identity Theft Protection
- Universal Life Insurance with Long-term Care

Choose whom to cover

If you're eligible, you can cover yourself, your spouse and your dependents.

You

If you're a full-time employee at IMI and working a minimum of 30 hours per week

Your legal spouse or state-registered domestic partner*

You can also cover your spouse or state-registered domestic partner if you're eligible for benefits.

Your children

Up to age 26 (or older if permanently disabled), including biological children, stepchildren, legally adopted children, and any other child for whom you have legal or court-ordered guardianship

Adding a dependent to your coverage

It's your responsibility to ensure you only have eligible dependents on your plan. You'll be required to submit dependent verification documentation within 30 days of enrolling them in IMI plans. Failure to do this will result in ineligibility or loss of coverage. If you're adding new dependents, proof of dependency will need to be provided. If you don't provide the proof, your dependent won't be covered.

*Imputed income will apply. Only certain states allow domestic partners to be registered. If your state allows you to register your domestic partner, they're eligible for our plans, and you'll need to provide proof of registration.

Enroll through PlanSource

1. Log in

Visit thesource.plansource.com/IMI to start the process.

Your username will be the first four letters of your first name, the last three digits of your Social Security number, the day of your birth and the last two digits of your birth year (FFFF###DDYY).

If this is your first time logging in, your password will be your date of birth (MMDDYYYY). You'll be prompted to change this immediately upon logging in.

If you have logged in previously and can't remember your password, you can request a password reset.

2. Create your profile and add qualified dependents

Ensure your personal information is correct and add any dependents you'd like to cover. You'll need information like Social Security numbers and dates of birth to add dependents. It's your responsibility to ensure you only have eligible dependents on your plan. You can remove any ineligible dependents during Open Enrollment each year without repercussion.

Any dependent you enroll in IMI plans must be a verified dependent. Anytime you add new dependents, proof of dependency will need to be provided within 30 days. Failure to do so will result in ineligibility or loss of coverage.

Need help?

Call the PlanSource Resource Center at **1-844-347-2498**.

3. Compare and choose

Compare plan features and costs, and select the benefits that best meet your needs for 2027. Make sure you press "**Save**" after each benefit selection.

4. Add your beneficiaries

Add beneficiaries for your life insurance. Without a beneficiary listed, your policy would be forfeited to your estate. If you choose a minor as your beneficiary without an active trust, your policy will also go to your estate and the courts will decide where those funds should be allocated.

5. Confirm your choices

Review the summary of your enrollment selections and print or save a copy of the confirmation statement that summarizes your choices. This is your evidence of enrollment.

New hires: You have 30 days to enroll.

If you don't enroll, you won't have health care benefits for 2027. Be sure to make your elections and assign beneficiaries within 30 days of being hired or becoming eligible so you have the coverage you and your family need for 2027.

What if the unexpected happens?

We understand that a year is a long time, and your circumstances may change outside of the Open Enrollment period held each fall.

If you experience a qualifying life event, you'll be able to change your benefit selection with the consent of IMI. Here are a few examples:

- Marriage;
- Birth or adoption of a child; and
- Death of a spouse, state-registered domestic partner or dependent child.

If you want to make a change to your benefit selections, you must do so within 30 days of the qualifying life event.

Medical

You have your choice of three medical plan options (four if you live in California). Check out how the plans work and see what fits you best.

	Anthem BCBS HSA LOW PLAN	Anthem BCBS HSA HIGH PLAN	Anthem BCBS PPO PLAN	Kaiser HMO PLAN
Good if you...	Want an HSA with more help from the plan sooner	Want the lowest paycheck cost and are comfortable paying more when you need care	Prefer copays and more predictable costs when you get care	Want to use Kaiser and prefer copays
When you go to the doctor...	You generally pay the full negotiated cost until you meet your deductible	You generally pay the full negotiated cost until you meet your deductible	You usually pay a copay	You usually pay a copay
When does the plan start helping?	After you've met your (lower) deductible	After you've met your (higher) deductible	You'll pay a copay for some care; for other care, you'll need to meet your deductible first	Most routine care has copays; the deductible applies mainly to hospital care
Where will you see more of the cost?	When you use care and pay out of pocket toward your deductible	When you use care and pay out of pocket toward your deductible	From your paycheck toward your premiums	When you get care and pay copays
Health Savings Account eligible?	Yes. You can save pre-tax money, and IMI contributes too.	Yes. You can save pre-tax money, and IMI contributes too.	Not eligible	Not eligible

When it comes down to it, choosing a plan is about deciding how you prefer to pay for medical care.

Do you typically use only a little health care during the year?

The HSA High or HSA Low plans may be worth considering. You could save on paycheck costs and save money for future health care costs by setting aside money in your Health Savings Account.

Do you want to pay the lowest cost per paycheck?

Consider the HSA High or HSA Low plans.

Do you want to have a general idea of what you'll pay when you need to get care?

Take a closer look at the PPO or HMO plans.

Do you like the idea of another tax-free way to save for the future?

Choose HSA High or HSA Low plans.

Deciding between the two HSA plans?

The HSA High costs less from your paycheck but has a higher deductible. The HSA Low plan costs more from your paycheck but has a lower deductible.

Do you live in California and like Kaiser?

The HMO plan may be the most natural fit.

Are you covering family members?

With the HSA Low plan, your full family deductible must be met before the plan begins sharing costs for any family member.

With the HSA High, PPO or HMO plans, one family member can meet their own deductible, and the plan can begin sharing costs for that person.



Compare the plans

This chart summarizes what you'll pay when you get in-network care.

Keep in mind:

The Kaiser HMO Plan has no out-of-network benefits and is only available in California.

	Anthem BCBS HSA LOW PLAN*	Anthem BCBS HSA HIGH PLAN*	Anthem BCBS PPO PLAN*	Kaiser HMO PLAN
Individual/Family Annual Deductible	\$1,850/\$3,700	\$3,500/\$7,000	\$900/\$1,800	\$500/\$1,000
Individual/Family IMI Contribution to HSA**	\$500/\$1,000	\$500/\$1,000	N/A	N/A
Individual/Family Out-of-Pocket Maximum	\$3,500/\$6,500	\$7,000/\$14,000	\$3,000/\$6,000	\$1,500/\$3,000
Plan Coinsurance	20% after deductible	30% after deductible	20%	10%
Preventive Doctor Visit	\$0	\$0	\$0	\$0
Office Visit (Primary Care/Specialist)	20% after deductible	30% after deductible	\$30/\$60 copay***	\$25/\$40 copay*** (some coinsurance may apply)
Telemedicine/Teletherapy	\$0	\$0	\$0	\$0

*The HSA Low, HSA High and PPO plans are managed by Anthem and use the BCBS national network of providers.

**Prorated based on your date of hire

***Deductible doesn't apply.

Costs per paycheck

This chart details what you'll pay each paycheck if you choose to enroll in one of the medical plans.

	Anthem BCBS HSA LOW PLAN	Anthem BCBS HSA HIGH PLAN	Anthem BCBS PPO PLAN	Kaiser HMO PLAN
Employee	\$80	\$47	\$104	\$59.07
Employee + Spouse or Domestic Partner*	\$220	\$133	\$287	\$161.74
Employee + Child(ren)	\$159	\$94	\$208	\$116.64
Family	\$220	\$133	\$287	\$161.74

*Imputed income applies to domestic partner coverage.

Prescription drug

Prescription drug coverage comes with your IMI medical plan.

Filling maintenance medications

All maintenance medications must be delivered straight to your home using the Anthem pharmacy (Carelton) or filled at a local CVS Pharmacy. You can get two fills of your maintenance drugs in-store at your regular pharmacy before you need to start using home delivery or a CVS pharmacy. You'll also save money — a three-month supply will cost the same as two-and-a-half months' worth.

For specialty drugs, one fill can be made at your local pharmacy before you must use the specialty mail order.

Find out more at [anthem.com](https://www.anthem.com), download Anthem's Sydney Health mobile app or call Anthem at **1-844-271-5549** to make the switch to home delivery.

What you'll pay for in-network prescription drugs

Your coverage differs depending on the plan you choose. **Preventive medication that's on the ACA preventive drug list is offered to you at a low cost or, in some cases, for free!**

	Anthem BCBS HSA LOW PLAN	Anthem BCBS HSA HIGH PLAN	Anthem BCBS PPO PLAN	Kaiser HMO PLAN
Retail				
Generic Drugs	20% after deductible	30% after deductible	\$10 copay*	\$10 copay*
Preferred Brand	20% after deductible	30% after deductible	30%* (min. \$25, max. \$50)	\$30 copay*
Non-Preferred Brand	20% after deductible	30% after deductible	45%* (min. \$40, max. \$80)	\$30 copay*
Mail Order				
Generic Drugs	20% after deductible (90-day supply)	30% after deductible (90-day supply)	\$25 copay* (90-day supply)	\$20 copay* (100-day supply)
Preferred Brand	20% after deductible (90-day supply)	30% after deductible (90-day supply)	30%* (90-day supply, min. \$62.50, max. \$125)	\$60 copay* (100-day supply)
Non-Preferred Brand	20% after deductible (90-day supply)	30% after deductible (90-day supply)	45%* (90-day supply, min. \$100, max. \$200)	\$60 copay* (100-day supply)

*Deductible doesn't apply.

Health Savings Account

A Health Savings Account (HSA), managed by **PlanSource**, lets you decide how much to save and spend for eligible expenses now and in the future. If you're enrolled in the HSA Low or HSA High plans, you can make pre-tax payroll contributions to help pay for qualified medical, prescription drug, dental and vision expenses. The more you contribute, the more funds you'll have available when you need them. If you enroll in the PPO or Kaiser HMO plan, because of government rules, you're not eligible for the HSA.



Enroll

When you enroll in either the HSA Low or HSA High medical plans, the **company contributes \$500/\$1,000 into your HSA**, depending on whom you cover. In your first year of employment, your contribution amount will be prorated based on your date of hire. You'll be eligible for the full contribution amount from IMI in 2027.



Choose

You decide how much money you want to contribute to your account. **You and IMI together can contribute up to \$4,500 for employee only coverage or \$9,000 for any level of family coverage***. You can change your contributions at any time during the year. You don't need to contribute to the account in order to receive the contribution from IMI**.

*If you'll be age 55 or older in 2027, you can contribute an additional \$1,000.

**If you choose not to contribute to an HSA, you must still open an account fully in order for IMI to make the employer contribution.



Spend or save

Use your HSA debit card to pay for eligible medical, dental and vision expenses, tax-free, or submit claims for reimbursement. Or you can pay out of pocket and let your HSA grow. Any money you don't spend during the year rolls over. And if you leave IMI or retire, you can take your money with you. Be sure to keep your itemized receipts to verify your claims, as required by the IRS.



Invest

Once you have \$1,000 in your account, you can invest everything over that amount in a variety of options and get tax-free earnings on invested funds.

Already have an HSA with a former employer?

You can transfer your HSA to our vendor, **PlanSource**. Call **1-844-347-2498** or visit **thesource.plansource.com/IMI** for more information.



Save on taxes three ways*

1

Save tax-free money in your HSA.

Your contributions come out of your paycheck before taxes, which lowers your taxable income. So you pay less in taxes and save money.

2

The money grows tax-free until you need it.

The money in your account earns interest, and any investment earnings are tax-free too.

3

Withdrawals you make to pay for eligible expenses are tax-free.

You can use the money for health care expenses now or anytime in the future.

*HSAs are triple tax-advantaged for federal taxes and most state taxes, which means you never pay taxes on contributions, earnings or withdrawals as long as they're used for eligible health care expenses. Certain states, however, require state taxes to be paid on HSA contributions and/or earnings.

Through your savings, IMI's contributions and any interest growth, you're building funds that can be used now or in the future for eligible health care costs. The account is always yours, even if you leave IMI or retire.

Finding care

We’ve taken the search out of the care process — because we know the last thing you want when you need help is to spend time looking for it. We make it easily accessible and affordable to get what you need, when you need it.



Virtual doctor visits

As part of your Anthem or Kaiser medical plan, you have free access to licensed health specialists and doctors 24/7.

Telemedicine can provide fast, convenient, professional care for nonemergencies like colds, skin rashes or earaches.

Anthem participants, call **1-888-548-3432** or visit livehealthonline.com for more information. Kaiser participants, call the number on the back of your medical card. For emergencies, always dial 911.

LiveHealth Online resources

From dermatology to tobacco cessation to sleep support resources, Anthem participants have access to a number of tools through LiveHealth Online. Log in to your Anthem account to learn more.

Did you know Anthem participants can get all of their primary care virtually through the Sydney Health app? **Download it through the Apple App Store or Google Play.**

Health management

Anthem participants have access to support to answer health care-related questions. From access to a 24-hour Nurseline to ongoing case managers who can support ongoing conditions, there’s always someone available who can answer your questions. Call **1-800-337-4770** to speak with someone anytime.

Case management

Coping with illness is stressful, and you may be feeling unsure about what to do next. If you’re enrolled in one of the Anthem plans, you have access to a nurse case manager who can help you navigate a diagnosis or injury. Your case manager will help you understand your health plan, learn about treatment options and even connect you with local resources. Call **1-877-636-3735** to get started.

Inclusive Care

Anthem participants have access to Inclusive Care, a total care support system designed for those who identify with or are allies for the LGBTQ+ community. Get help finding the care you need from those who understand you.

Building Healthy Families

Growing your family? That’s great news! Anthem participants have access to Building Healthy Families through the Sydney Health app. This intuitive digital experience can provide pre-pregnancy, maternity and postpartum care as well as parenting support.

Hinge Health

Say goodbye to aches and pains. Hinge Health delivers personalized, expert care for joint and muscle health, and pelvic floor therapy whenever and wherever you need it. It’s convenient, private and free for Anthem participants.



Keeping things confidential

The support you receive from these programs is confidential, and all the information you provide is secure. Your information won’t be shared with IMI, and IMI won’t receive any individual information or personal health information about you.

Dental

Whether it’s a routine checkup and cleaning or more involved dental work (ouch!), you can count on either of these Delta Dental plans to get you smiling again.

You have two options for dental coverage: **Enhanced with Orthodontia** and **Basic Plus**.



What you’ll pay for in-network care

	ENHANCED WITH ORTHODONTIA	BASIC PLUS
Individual/Family Deductible (waived for Preventive Services)	\$50/\$150	\$50/\$150
Preventive Services	\$0*	\$0*
Basic Services	10%	20%
Major Services	40%	70%
Orthodontia Services	50%	Not covered
Orthodontia Maximum Lifetime (in-network and out-of-network)	\$2,000**	Not covered
Annual Maximum Benefit	\$2,000	\$1,000
Cost per paycheck		
Employee Only	\$13	\$5
Employee and Spouse	\$24	\$10
Employee and Child(ren)	\$30	\$12
Employee and Family	\$40	\$16

*Deductible doesn’t apply.
**Orthodontia coverage available for eligible children up to age 26.

Vision

Keep your eyes healthy and — if you need them — set your sights on glasses or contacts through the vision plan, administered by EyeMed.

Enrolling in vision coverage helps you save on eligible expenses like eye exams, glasses and contact lenses. Staying in-network helps you save even more on eye exams, frames and lenses — and visiting a Plus provider takes those savings to the next level.

Plus providers are part of the EyeMed network, so the extra perks are built right into your benefits — no promo codes, no coupons, no extra paperwork. Just the same great vision benefits with a little more savings.

\$180 Frame allowance

\$180 Contact lens allowance

\$100 Additional glasses allowance

Not sure where to go? No problem. Once you enroll, EyeMed will send you a welcome kit with information on local in-network providers and where to find Plus providers — making it easy to get care that fits your needs and your budget.

What you’ll pay for in-network care

	STANDARD
Copay	
Exam	\$0 (1 per 12 months)
Lenses	\$10 (1 per 12 months)
Contact Lens Fitting	Up to \$40 for fitting and two follow-up visits (1 per 12 months)
Retail Allowance	
Frames	Up to \$130; 20% off any amount over allowance (1 per 12 months)
Second Pair of Frames	Up to \$50; 40% off any amount over allowance (1 per 12 months)
Contact Lenses	Up to \$130 (1 per 12 months)
Cost Per Paycheck	
Employee Only	\$3
Employee and Spouse	\$6
Employee and Child(ren)	\$6
Employee and Family	\$9

Plus provider

Up to \$180; 20% off any amount over allowance
(1 per 12 months)

Up to \$100; 40% off any amount over allowance
(1 per 12 months)

Up to \$180
(1 per 12 months)

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are a smart, powerful way to stretch your dollars further by letting you set aside part of your income before taxes to cover health and dependent care expenses. The Dependent Care FSA is especially valuable — it helps you save big on costs like daycare, babysitting and more, all while lowering your taxable income. It’s like getting extra money back just for planning ahead!

Use it or lose it

You must spend your FSA funds before December 31, 2027. Then, you have to submit those expenses by March 31, 2028. After March 31, 2028, you’ll lose those funds due to IRS rules.



You’ll receive one debit card for all accounts that you can use to pay for eligible expenses, or you can submit claims for reimbursement of those expenses.

	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Which medical plan(s) it goes with	PPO plan and Kaiser	HSA Low and HSA High plans	Any and all!
How much you can contribute per year*	\$3,400	\$3,400	Up to \$7,500
When funds are available	Your entire annual contribution is available to you from the beginning of the plan year	Your entire annual contribution is available to you from the beginning of the plan year	Your funds are only available to you after they’ve been deposited into your account each pay period
What you can use the money for	Eligible medical, dental and vision expenses	Eligible dental and vision expenses (It can also be used to pay for eligible medical expenses after you reach your health plan annual deductible.)	Expenses for child/elder care for eligible dependents
What happens if you don’t use it	Your funds don’t roll over. You’ll forfeit any remaining balance after the March 31 receipt deadline	Your funds don’t roll over. You’ll forfeit any remaining balance after the March 31 receipt deadline	Your funds don’t roll over. You’ll forfeit any remaining balance after the March 31 receipt deadline

*During your first year of employment with IMI, your annual election will be prorated by the remaining pay periods of the year.

Don’t leave money on the table

Use a Dependent Care FSA to pay for child care with pre-tax dollars — and save hundreds a year.



Protection

If the worst should happen, you can feel confident knowing financial help is on the way. We automatically provide Basic Life, Accidental Death & Dismemberment (AD&D), and Disability Insurance at no cost to you and offer the option of supplemental coverage — just in case.



Select a beneficiary

Whether you elect additional coverage or not, it's important to choose who will receive the policy's benefit payment in the event of your death — your beneficiaries.

If you don't name a beneficiary, the state will decide how and when your benefit pays out. Keep in mind that naming a minor as your beneficiary will risk the state controlling how and when the minor receives the benefit. You can make this designation on PlanSource.

Basic Life and AD&D Insurance

In the event of your death, Basic Life pays your covered beneficiaries two times your annual salary.

Additional Life Insurance

To supplement the coverage provided by IMI, you can purchase additional life insurance coverage, getting up to four or five times your annual salary to meet your needs. If you elect additional coverage, you may need to provide Evidence of Insurability (EOI). This coverage is tied to your employment and typically ends if you leave IMI.

Additional AD&D Insurance

To supplement the coverage provided by IMI, you can purchase additional AD&D insurance for yourself.

Spouse Life Insurance

Choose from coverage levels of \$25,000, \$50,000, \$75,000 or \$100,000 for your spouse. This coverage is tied to your employment and typically ends if you leave IMI.

Child Life Insurance

You can purchase term life insurance for your dependent children (\$10,000 or \$20,000). This coverage is tied to your employment and typically ends if you leave IMI.

Universal Life Insurance

Universal Life Insurance through Transamerica provides financial protection for the people you care about in the event of your death, and can also help you if you need long-term care later in life. You own the policy, so you can take your coverage with you when you leave IMI, as long as you continue to pay the premium. And if you need qualifying long-term care, such as in-home care, assisted living or nursing care, you may be able to use a portion of your life insurance benefit while you're still living.

Disability Insurance

Receive supplemental income if you can't work because of injury or illness.

Disability coverage provides you with supplemental income if you become disabled and are unable to work. You have two disability income replacement programs, Short-term Disability (STD) and Long-term Disability (LTD), that you're automatically enrolled in at no cost to you. There's also a voluntary buy-up option.

Short-term Disability Insurance

When you need to miss work for an extended period of time due to an illness or accident, Short-term Disability Insurance can replace a percentage of your lost income for 13 weeks. This benefit is completely paid for by IMI, and you'd receive 60% of your lost work income, up to \$1,500 per week. If you live in California, New York, New Jersey, Rhode Island, Hawaii or Puerto Rico, your state requires your employer to offer Short-term Disability benefits. Your disability benefit will be coordinated between your employer and the state.

Long-term Disability Insurance

If you experience a disabling illness or injury that lasts longer than 13 weeks, Long-term Disability Insurance can replace 60% of your lost income (up to a maximum \$6,000 monthly benefit). This benefit is completely paid for by IMI.

Long-term Disability Insurance Buy-up Option

If you want additional coverage, you can cover 66.67% of your lost work income (up to a maximum \$15,000 monthly benefit). If you elect additional coverage, you may need to provide EOI.

When life happens

A lower-cost medical plan can mean more money in your paycheck, but you may pay more out of pocket when you need care. Accident, Critical Illness and Hospital Indemnity coverage through Guardian can help fill the gap by paying you cash if certain things happen, giving you a little extra help with unexpected expenses.

	IT CAN HELP IF...	WHY YOU MIGHT WANT IT
Critical Illness	You're diagnosed with a covered serious illness, like cancer, a heart attack or stroke	Extra cash can help you focus on recovery—not just the bills
Accident	You're hurt in a covered accident	Helps with unexpected costs that can add up after an injury
Hospital Indemnity	You have a covered hospital stay	Gives you extra financial help when a hospital stay hits your budget



Social, Emotional, Physical

Resources that can help you get answers to questions, get support when you need it and even have a little fun

Time away

We offer time away for holidays, sick time and personal time. We also offer leaves for all stages of life such as welcoming a child, sabbatical, bereavement, volunteering, fertility, mental health support and more.

Wellbeing Champions

Passionate about helping others and increasing awareness about the importance of mental wellbeing? Join our Global Wellbeing Champions group, dedicated to cultivating greater wellbeing through supportive conversations, healthy habits and self-care.

Employee Resource Groups

Find community and connect with others through our Employee Resource Groups (ERGs). Our groups include the Global Pride Network for LGBTQIA+ individuals and allies and the IMI Network of Women (NOW).

Employee Assistance Program

Work stress got you down? Anxiety keeping you up? Whatever it is, as an IMI employee, you're eligible to use the Employee Assistance Program (EAP) at no extra cost and regardless of your participation in other IMI benefits. You have access to a network of highly trained professional counselors and up to six free face-to-face or video counseling sessions per issue, per year. Confidential 24/7 support is available for you and your family. Call the EAP at **1-866-335-4912**. You can also visit **guidanceresources.com** (use company code: IMI).

From the happiest moments to the toughest ones, you have access to support, help and space to navigate what comes your way. In addition to the benefits in this book, we offer a variety of time away programs for life's major moments. To learn more about taking time away from work, visit [ADP > Resources > Tools and References](#).

Volunteer Leave

We're a company that believes in giving back. Learn about the time you can take to volunteer and what you need to know before you make plans.

Mental Health Support

Sometimes you need support, sometimes you need time away—and sometimes you're not sure what you need. Learn about the resources and support available for your mental health.

Sabbatical Leave

We offer sabbatical leave to eligible employees. Learn how it works, including who's eligible and what to expect while you're away.

Bereavement Leave

When you lose someone close to you, work shouldn't be one more thing to worry about. Learn about the time available to grieve and take care of what you need to.

Fertility Leave

Fertility treatment can mean a lot of appointments and a lot to manage, both mentally and physically. Learn about the time available for treatment and related care.

Pregnancy Loss Leave

If you experience pregnancy loss, you may be able to take time away to care for yourself and your family. Learn about the leave available and how to request it.

Paid Parental Leave

If you welcome a new child, learn about the paid time available to bond with your new baby or child—and what you need to do before your leave begins.

Neonatal Care Leave

If your baby needs specialized care after birth, you may be able to take additional time away from work. Learn what's available and how the leave works.

Menopause Leave

Menopause can affect everyone differently. And sometimes it may mean you need to take time away from work. Learn about time available and how the leave works.

Gender Transitioning Leave

If you need time away from work as part of a gender transition, you may have leave available. Learn what's covered and how to request time away.



Financial

Beyond the basics, we offer programs and tools to support your financial wellbeing.

Visit us.imi-optimize.com to learn more about these programs.

BenefitHub

BenefitHub is a voluntary benefits platform that will allow you to enroll in discount programs and get insurance coverage for your pets and personal belongings (like your home and car). BenefitHub features multiple vendors available on a direct-bill basis, giving you the option to shop between them and find the best price for your family. Set up your account at imi.benefithub.com (referral code: 9W9PB9).

Legal benefits

The MetLife® Hyatt Legal Assistance Plan offers you economical access to attorneys for common legal services, such as will preparation, estate planning, family law and more. You, your spouse and your dependents will have access to a nationwide network of 14,000 experienced attorneys — just a phone call away!

When you enroll in the legal plan, you will also be able to use the MetLife Family First services. Family First provides you with digital tools and a confidential team of highly trained experts who will examine your unique caregiving situations, create holistic care plans and provide the resources and guidance needed to make care-related decisions.

Identity theft protection

Allstate has an industry-leading identity protection plan that includes proactive identity and credit monitoring, offering you the most comprehensive solution to fight today's identity fraud issues.

401(k)

A 401(k) is a tax-advantaged savings account that can help you prepare for retirement. Contributions are withheld directly from your paycheck, and IMI matches up to 6%. That means free money for your future! There's life after work, and we want you to make the most of it. Remember that you can change your 401(k) contribution at any time throughout the year by logging in to your Schwab account.

Yep! You must elect a beneficiary for your 401(k) too.

You can elect or change your beneficiaries anytime. To add or change a beneficiary, log in to workplace.schwab.com > My Profile > Beneficiaries.

Employee Stock Purchase Plan (ESPP)

The Employee Stock Purchase Plan (ESPP) is an easy way to save and invest in IMI and your future by buying shares in the business at a reduced price. You can save up to \$500 each pay period for two years, which is held at a local bank, after which you have three options:

1. Purchase shares at a 10% discount and sell them immediately. You'll receive all your invested money back in addition to the gain from the sale of the shares.
2. Purchase shares at a 10% discount and hold on to them. Your shares will be kept for you in the Global Nominee Account at Equiniti until a future date of your choosing.
3. Decline to purchase shares. If the sale price is lower than the option price, you can have your savings returned to you.

The ESPP has an enrollment period once a year. You'll receive information about enrolling when the enrollment period is open. Generally, enrollment will be near the end of the year with a deadline of January 31 of the following year. Deductions will start in March each year.

Questions?

Contact the PlanSource Benefits Resource Center by calling **1-844-347-2498**. For specific plan questions, contact the benefit providers directly or visit us.imi-optimize.com for more information.





See everything IMI offers you and your family.

Get answers when questions come up.

Know exactly who to call.

It's all here, whenever you need it.

us.imi-optimize.com



2027
benefits
contacts

	PHONE NUMBER	WEBSITE/EMAIL ADDRESS
Enrollment Platform		
PlanSource	1-844-347-2498 Representatives are available 8am – 11pm EST, Monday – Friday	thesource.plansource.com/IMI Username: First four letters of your first name, last three digits of your Social Security number, day of your birth, last two digits of your birth year (FFFF##DDYY) Password: Date of birth (MMDDYYYY) — you'll be prompted to change this immediately upon logging in.
Medical		
Anthem	1-844-271-5549	anthem.com
Kaiser	1-800-278-3296	kp.org
Dental		
Delta Dental	1-800-610-0201	deltadentalco.com
Vision		
EyeMed	1-866-800-5457	eyemed.com
Accounts		
PlanSource	1-844-347-2498	thesource.plansource.com/imi
Life, AD&D and Disability		
Lincoln Financial	1-877-275-5462	mylincolnportal.com Employee code: IMIOptimize
Supplemental Insurance		
Guardian	1-888-600-1600 Monday to Friday 8am – 8:30pm EST	signin.guardianlife.com/
Telemedicine		
LiveHealth Anthem medical plans only	1-888-548-3432	livehealthonline.com

	PHONE NUMBER	WEBSITE/EMAIL ADDRESS
401(k)		
Charles Schwab	1-800-724-7526 En español: 1-877-905-2553	workplace.schwab.com
Employee Stock Purchase Plan		
Equiniti	Helpline: +44 371-384-2040	interne@equiniti.com
Legal		
MetLife	1-800-821-6400	legalplans.com Access code: GETLAW
EAP		
GuidanceResources through ComPsych	1-866-335-4912	guidanceresources.com Company code: IMI
Perks		
BenefitHub		imi.benefithub.com Referral code: 9W9PB9
Identity Theft		
Allstate Identity Protection	1-800-789-2720	myaip.com
Virtual Physical Therapy		
Hinge Health	1-855-902-2777	hingehealth.com

This document constitutes a Summary of Material Modifications (“SMM”) regarding the IMI Americas Inc. Health and Welfare Plans. This is a summary of important changes to the information previously provided in the Summary Plan Description (“SPD”).

Because this SMM supplements and amends the SPD, you should retain a copy of this document with your copy of the SPD. If you have any questions, please contact the Plan Administrator by emailing **benefits@imiamericasinc.com**.

This SMM to the SPD for the plan is provided to you in accordance with the Employee Retirement Income Security Act of 1974, as amended. Every effort has been made to provide accurate information in this SMM. The information contained in this SMM is for informational purposes only; it doesn't constitute a contract or contractual obligation. In the event of a conflict between this SMM and the plan document, the terms of the plan document will control. Copies of plan-related documents are available upon written request to the Plan Administrator. Although IMI Americas Inc. (the “Company”) intends to continue the plan, the Company reserves the right to change, modify, amend, or terminate any or all of the provisions of the plan at any time and for any reason, subject only to applicable law.

