

HouseWorks, LLC

Summary of Benefits

Basic Life and AD&D Insurance



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| Effective Date | January 1, 2022 |
| Eligibility | All Active Full Time Corporate Employees working a minimum of 30 hours per week. |
| Non-Contributory Basic Employee Life and AD&D Benefit | 1 X Annual Earnings Rounded to the Next higher \$1,000, to a maximum of \$300,000 |
| | Guarantee Issue Limit: \$300,000 |
| | Please see the certificate of coverage for the complete Benefit Schedule. |
| Additional Benefits | |
| Waiver of Premium | If you become totally disabled your life insurance premium may be waived. See the certificate of coverage for details |
| Accelerated Death Benefit | If you are diagnosed as terminally ill you may receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die. |
| Conversion | Included. Please see the certificate of coverage for provision details. |
| Benefit Reductions | Initial benefit age reduction is the percent of the face amount, any subsequent benefit age reductions are the percent of the original amounts. |
| Basic EE Life and AD&D | 50% at age 70 |
| | Coverage terminates at employee's retirement |
| Evidence of Insurability Requirements | |
| | Late Entrant (did not enroll within 31 days of eligibility): For Employee coverage, evidence of good health/insurability is required for any requested amount. |

Important Details

This Summary of Benefits sheet is an overview of the Life Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Summary of Benefits sheet and the insurance policy, the terms of the insurance policy apply.

Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

You must be Actively at Work with your employer on the day your coverage takes effect.

This coverage, like most group benefit insurance, requires that a certain percentage of eligible employees participate. If that group participation minimum is not met, the insurance coverage that you have elected may not be in effect.

Annual Earnings are defined in UnitedHealthcare's contract with your employer.

Benefit Reduction Examples:

- 65% at age 65, 50% at age 70: Coverage reduces to 65% of the face amount at age 65; to 50% of the original amount at age 70.
- 65% at age 65, 45% at age 70, 25% at age 75: Coverage reduces to 65% of the face amount at age 65; to 45% of the original amount at age 70; to 25% of the original amount at age 75.

Exclusions:

AD&D Insurance does not cover losses caused by or contributed by:

Disease, bodily or mental infirmity, suicide or intentionally self-inflicted injury, commission of an assault or felony, war, use of any drug unless prescribed by physician, driving while intoxicated, engaging in any hazardous activities, or travel in a private aircraft.*

Other exclusions may apply depending upon your coverage. Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

Value-Added Services (All features may not apply. Some states may have restrictions.)

Beneficiary Services: Provides beneficiaries with services for grief consultation, financial/legal assistance and referral to community resources. For more information, call 866-302-4480.

- Toll-free line available 24/7 as well as referrals for face-to-face counseling. Specialists provide in-depth consultation, information and referral to community resources such as grief support groups. Includes access to a national network of credentialed clinicians for grief and loss counseling. Beneficiaries receive two complimentary sessions.**
- Financial and Legal Services. Telephonic access to financial consultants for assistance with financial decision-making. Includes access to a network of 22,000 attorneys for either a 30-minute telephonic or an in-person consultation. Clients may retain the same attorney for representation at a discounted rate. CLC, Inc. provides access to legal services.
- Communication Support. We provide a "Beneficiary Kit" with informational resources to help beneficiaries with the emotional and financial process that follows the loss of a loved one.

Wealth Management Account: An enhanced benefit payment process. Life claim proceeds in excess of \$5,000 will automatically be deposited into an OptumBank Wealth Management Account (WMA). Beneficiaries receive an FDIC-insured, beneficiary-owned, interest earning account with convenient access to their claim proceeds via debit card or checkbook.***

**Beneficiary Services offered through United Behavioral Health, a company of UnitedHealth Group.

***Eligibility for automatic deposit into an OptumHealth Bank Wealth Management Account is subject to qualifying conditions evaluated by OptumHealth Bank and UnitedHealthcare Specialty Benefits at the time of claim review to include limited availability in certain states. For more information please contact your Specialty Benefits representative. OptumHealth Bank, Member FDIC, is part of the financial services unit of OptumHealth, a health and wellness company serving more than 60 million people. OptumHealth is a UnitedHealth Group (NYSE:UNH) company.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, and certain products in California by Unimerica Life Insurance Company. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI.

HouseWorks, LLC
Summary of Benefits
Short Term Disability Insurance



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| Effective Date | January 1, 2022 |
| Eligibility | All Active Full Time Corporate Employees working a minimum of 30 Hours per week. |
| Non-Contributory STD Benefit | 60.0% of your weekly Earnings to a maximum of \$2,000 per week. Minimum Benefit: \$25 Earnings are defined in the UnitedHealthcare contract with your employer. |
| Elimination Period | Short Term Disability Insurance benefit begins on the 15th day after your accident or 15th day of sickness. |
| Benefit Duration | Up to 24 weeks |
| Lump Sum Survivor Benefit | Lesser of \$3,000 or 3 weeks Gross |
| Offsets | As described later in this summary, your weekly Short Term Disability benefit may be reduced by other income you receive. |
| Other limitations to enrollment | You must be Actively at Work with your employer on the day your coverage takes effect. |

Important Details

This Summary of Benefits sheet is an overview of the Short Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Summary of Benefits sheet and the insurance policy, the terms of the insurance policy apply.

Once a group policy is issued to your employer, a certificate of coverage will be available to explain your benefits in detail.

Exclusions:

You cannot receive Short Term Disability Insurance benefit payments for disabilities that are caused or contributed to by*:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability
- Sickness or injury for which Workers' Compensation benefits are paid, or may be paid, if duly claimed
- Any injury sustained as a result of doing any work for pay or profit for another employer

You must be under the regular care of a physician to receive benefits.*

Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, including but not limited to*:

- Social Security Disability Insurance
- Workers' Compensation
- Other employer-based insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)
- Employer's sick leave or salary continuation plan.
- Loss of time or lost wages from no-fault motor vehicle insurance plan.

** Some state variations may apply*

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company, and certain products in California by Unimerica Life Insurance Company. Texas Coverage is provided on Form LASD-POL-TX (05/03), Form UHCLD-POL 2/2008-TX, or UICLD-POL-TX 4/5.

UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Insurance Company and Unimerica Life Insurance Company in Milwaukee, WI.

HouseWorks, LLC
Summary of Benefits
Long Term Disability Insurance



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| Effective Date | January 1, 2022 | |
| Eligibility | All Active Full Time Corporate Employees working a minimum of 30 Hours per week. | |
| Non-Contributory LTD Benefit | 60% of your Monthly Earnings to a maximum of \$10,500 per month. Minimum Benefit: \$100 Guaranteed Issue Benefit: \$10,500 Earnings are defined in the UnitedHealthcare contract with your employer. | |
| Elimination Period | 180 days of Disability | |
| Definition of Disability | Residual | |
| Own Occupation Period | 24 months (2 year) own occupation | |
| Earnings Test | 80% Own Occupation / 60% Any Occupation | |
| Requires Loss of Earnings/Duties | Loss of Earnings and Duties | |
| | Disability is defined in the UnitedHealthcare contract with your employer. | |
| Maximum Benefit Duration | Reducing Benefit Duration w/SSNRA | |
| | <i>Age at Disability</i> | <i>Maximum Benefit Period</i> |
| | | <i>Greater of: SSNRA* or</i> |
| | Less than age 60 | To age 65 |
| | Age 60 | 60 Months |
| | Age 61 | 48 Months |
| | Age 62 | 42 Months |
| | Age 63 | 36 Months |
| | Age 64 | 30 Months |
| | Age 65 | 24 Months |
| | Age 66 | 21 Months |
| | Age 67 | 18 Months |
| | Age 68 | 15 Months |
| | 69 and over | 12 Months |
| | *SSNRA means the Social Security Normal Retirement Age as figured by the 1983 amendment or any later amendment to the Social Security Act. | |
| Survivor Income Benefit | 3 months Gross | |
| Work Incentive Benefit | 12 months | |
| Child Care Expense Benefit | \$350 per Child, not to exceed \$1,000 | |
| Mental and Nervous Limitation | 24 months lifetime | |
| Substance Abuse Limitation | 24 months lifetime | |
| Subjective Symptoms Limitation | No Limit | |
| Pre-existing Conditions Exclusion | 3 month look back; 12 month after effective date | |
| Offsets | In addition, as described below within the Important Details, your monthly Long-Term Disability benefit may be reduced by other income you receive. | |
| Other limitations to enrollment | You must be Actively at Work with your employer on the day your coverage takes effect. | |

Important Details:

This Summary of Benefits sheet is an overview of the Long Term Disability Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the Summary of Benefits sheet and the insurance policy, the terms of the insurance policy apply.

Limitations and Exclusions:

You cannot receive Long Term Disability Insurance benefit payments for disabilities that are caused or contributed to by*:

- War or act of war (declared or not)
- The commission of, or attempt to commit a felony
- An intentionally self-inflicted injury
- Any case where your being engaged in an illegal occupation was a contributing cause to your disability

You must be under the regular care of a physician to receive benefits.*

Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability, including but not limited to*:

- Social Security Disability Insurance (please see next section for exceptions)
- Workers' Compensation
- Other employer-based insurance coverage you may have
- Unemployment benefits
- Settlements or judgments for income loss
- Retirement benefits that your employer fully or partially pays for (such as a pension plan)
- Loss of time or lost wages from a no-fault motor vehicle insurance plan.
- Benefits from Employer's sick leave or salary continuation plan.

Your benefit payments **will not be reduced** by certain kinds of other income, such as*:

- Retirement benefits if you were already receiving them before you became disabled
- Retirement benefits that are funded by your after-tax contributions
- Your personal savings, investments, IRAs or Keoghs
- Profit-sharing
- Most personal disability policies
- Social Security increases

**Some State variations may apply.*

Member Assistance Program:

The Member Assistance Program, which accompanies your Long Term Disability benefit, comes at no additional cost to the employee. It includes personal and confidential assistance for employees and their families.

- Toll-free Member Assistance line
- 24/7 access to liveandworkwell.com.
- Referral for face-to-face counseling
- Legal and Financial services information and referrals**

***May not be available in all states.*

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