

ARHAUS®



October 21<sup>st</sup> – November 1<sup>st</sup>

2025

# Open Enrollment Reminders



- Open Enrollment is **ACTIVE** this year and is held October 21<sup>st</sup> – November 1<sup>st</sup>
- If you do not login to UKG and elect benefits for next year, you will NOT have benefits in 2025
- This is the only time you may change your benefits for 2025 outside of a Qualifying Life Event

# What's happening with the benefits in 2025?

## Minor change to HSA plan

The IRS requires minimum deductibles on an HSA plan in 2025 to be \$3,300 Single/\$6,600 Family

## New carrier: **Lincoln Financial Group!**



Dental, Vision, Life/AD&D, Optional Employee/Dependent Life, LTD, STD, Critical Illness, Accident, Hospital Indemnity will all transition to Lincoln on 1/1/25. **You will have an opportunity to elect Guarantee Issue Life insurance with no medical questions asked!**

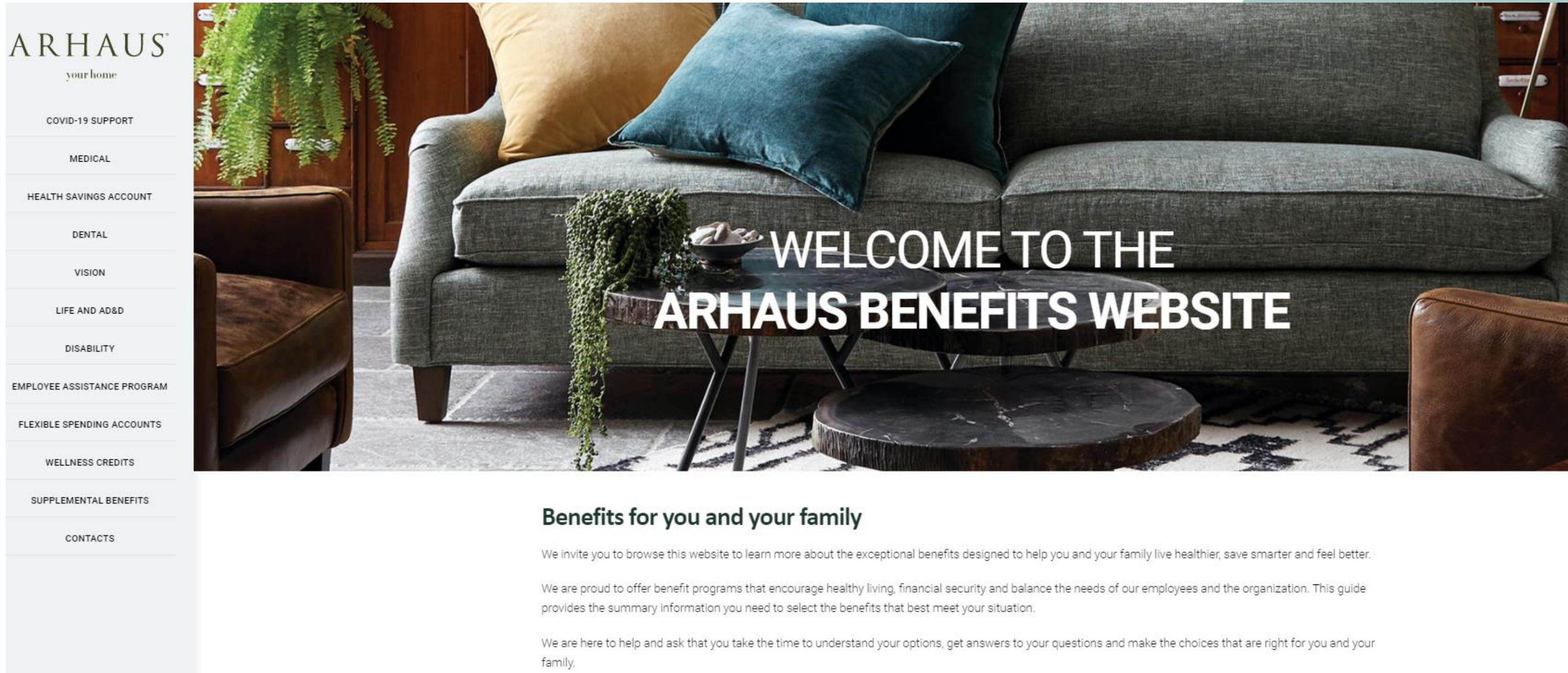
## Associate Cost Changes

For the first time in 4 years, there will be a slight increase to your employee contributions. Arhaus takes pride in providing associates with the best care model at the lowest possible cost to our associates and their family members

With the transition to Lincoln, you'll see a decrease in the cost of Dental, Vision, Accident & Critical Illness coverage!

# Arhaus Benefits Site

<https://arhausbenefits.com>

A screenshot of the Arhaus Benefits website. The top left features the Arhaus logo with the tagline 'your home'. Below the logo is a vertical navigation menu with the following items: COVID-19 SUPPORT, MEDICAL, HEALTH SAVINGS ACCOUNT, DENTAL, VISION, LIFE AND AD&D, DISABILITY, EMPLOYEE ASSISTANCE PROGRAM, FLEXIBLE SPENDING ACCOUNTS, WELLNESS CREDITS, SUPPLEMENTAL BENEFITS, and CONTACTS. The main content area has a background image of a modern living room with a grey sofa, a yellow and teal cushion, and a coffee table. Overlaid on this image is the text 'WELCOME TO THE ARHAUS BENEFITS WEBSITE'. Below the image, there is a section titled 'Benefits for you and your family' with three paragraphs of introductory text.

ARHAUS<sup>®</sup>  
your home

COVID-19 SUPPORT

MEDICAL

HEALTH SAVINGS ACCOUNT

DENTAL

VISION

LIFE AND AD&D

DISABILITY

EMPLOYEE ASSISTANCE PROGRAM

FLEXIBLE SPENDING ACCOUNTS

WELLNESS CREDITS

SUPPLEMENTAL BENEFITS

CONTACTS

## WELCOME TO THE ARHAUS BENEFITS WEBSITE

### Benefits for you and your family

We invite you to browse this website to learn more about the exceptional benefits designed to help you and your family live healthier, save smarter and feel better.

We are proud to offer benefit programs that encourage healthy living, financial security and balance the needs of our employees and the organization. This guide provides the summary information you need to select the benefits that best meet your situation.

We are here to help and ask that you take the time to understand your options, get answers to your questions and make the choices that are right for you and your family.

# 2025 Medical Plans

\*Arhaus will make a contribution to a Health Savings Account for those employees who enroll in the HSA Plan & meet the eligibility requirements for an HSA. Deposits will be as follows:

**Singles = \$750**  
**Families = \$1,500**

BENEFITS	CORE PLAN	HSA PLAN*
Deductible – Single	\$750	\$3,300
Deductible - Family	\$2,250	\$6,600
Coinsurance	20% after Deductible	0% after Deductible
Out-of-Pocket Maximum – Single	\$5,000	\$3,650
Out-of-Pocket Maximum - Family	\$10,000	\$7,300
Office Visit		
Primary Care Physician	\$30 Copay	0% after Deductible
Specialist	\$60 Copay	
Live Health Online	\$0 Copay	
Preventive Care	Covered in Full	Covered in Full
Inpatient Hospital Services	20% after Deductible	0% after Deductible
Outpatient Surgical Services	20% after Deductible	0% after Deductible
Diagnostic Services	20% after Deductible	0% after Deductible
Emergency Room Services	\$250 Copay	0% after Deductible
Prescription Deductible	\$100, then Copays	Integrated with Medical Deductible, then Copays
Retail Rx (30-day)	\$15/\$50/50%/25%	\$10/\$35/\$70/25%
Mail Order Rx (90-day)	\$30/\$125/50%	\$10/\$88/\$175

Wellness Credits Earned	Coverage Tier	HSA Plan	Core PPO Plan
<b>0 Credits</b>	Associate Only	\$34.06	\$55.76
	Family	\$76.86	\$138.78
<b>1 Credit</b>	Associate Only	\$30.06	\$51.76
	Family	\$68.86	\$130.78
<b>2 Credits</b>	Associate Only	\$26.06	\$47.76
	Family	\$60.86	\$122.78
<b>3 Credits</b>	Associate Only	\$22.06	\$43.76
	Family	\$52.86	\$114.78

Weekly Premiums (per pay deductions)

This is an illustration of In-Network benefits, but please note that these plans also provide coverage outside of the network. Please refer to the plan documents for details & final confirmation of coverage.

# How does the Consumer-Driven Plan + HSA work?

## Traditional Health Plan



- Larger monthly premium
- Lower deductible
- Copays for Office Visits, Prescriptions & ER
- Preventive covered @ 100%

### Traditional Health Plan

Premium

## Consumer-Driven Health Plan + HSA



- Lower monthly premium
- Higher deductible
- Preventive covered @ 100% *plus*
- Money into savings account

### Consumer-Driven Health Plan + HSA

Premium

HSA



# What is an HSA?

An HSA gives you personal control over how you save and pay for your healthcare expenses.



Specialized bank account just for healthcare expenses



Save and pay tax-free for out-of-pocket expenses



Designed to pair with an HSA-qualified health plan

**Preventive Coverage**

Insurance pays 100%\*

**Covered Services**

You pay 100%

You pay Copays

Insurance pays 100%

Deductible: \$3,300/\$6,600

Rx Copays to OOP Max of \$3,650/\$7,300

← Pay with your HSA →

# Why Choose an HSA?



## NO Use it or Lose it provision

- Balance rolls over
- Contribute up to the annual maximum each year



## Triple Tax Savings

- Contributions are tax deductible = reduces taxable income!
- Earnings/Growth are tax-free
- Withdrawals for qualified Medical Expenses are tax-free



## Employee Owns the Account

- You keep the money even if you change jobs or insurance
- Comprehensive & easy investment options
- Save for retirement



# Who is eligible for an HSA?

In order to be eligible to make pre-tax contributions to a Health Savings Account, individuals must:

- Be covered under an HDHP on the first day of the month that the account is established and the first day of the month in which deposits are made.
- Not also be covered under any other health plan that is not an HDHP. *Certain types of limited benefit plans may be ok, such as a cancer policy, automobile policy or a fixed daily benefit policy (hospital indemnity).*
- **Not be entitled to benefits under Medicare.**
- Not be claimed as a dependent on another person's tax return.



# How Much Can I Contribute?



	2024	2025
Contribution Limits		
Single	\$4,150	\$4,300
Family	\$8,300	\$8,550
Catch-up Contribution (55+)	\$1,000	\$1,000

There is no limit on the balance that you can have in your HSA. The IRS limits the amount you can contribute pre-tax annually.



Remember, unused funds rollover from year to year!

# Who is the ideal candidate for the CDHP + HSA?

If you think it's not you, you might be wrong.



## YOUNG & HEALTHY

Don't have any health conditions & just see your doctor for your Physical + illnesses throughout the year? Choose the HSA plan, which has the lowest premium cost & save money in your HSA now for the future!



## FAMILY WITH YOUNG CHILDREN

You know that kids can be unpredictable! Save as much money as you can in your HSA today to pay for healthcare costs when they happen. HSA's can also be used to pay for braces & glasses for the kids!



## ONGOING CHRONIC CONDITION

Have a condition that requires ongoing treatment, tests & medication? Don't miss the opportunity to save on premiums with the HSA plan & pay for your expenses with pre-tax dollars in your HSA!



## READY FOR RETIREMENT

Is retirement on the horizon? Save as much as you can before age 65 in your HSA to build savings for future expenses. Your HSA can be used to pay for eligible expenses the rest of your life, tax-free!

# Dental

Choose between three different dental plans with Lincoln Financial Group

Services	Low Plan	High Plan	Platinum Plan
<i>In-Network Benefits</i>			
Deductible: Single/Family	\$50 / \$150	\$50 / \$150	\$50 / \$150
Annual Maximum Benefit	\$1,000	\$1,000	\$1,500
Preventive Services <i>Cleanings, Exams, X-Rays</i>	0%	0%	0%
Basic Services <i>Fillings, Periodontics, Simple Extractions</i>	20% after Deductible	20% after Deductible	10% after Deductible
Major Services <i>Crowns, Dentures, Bridges, Root Canals &amp; Surgical Extractions</i>	<b>Not Covered</b>	50% after Deductible	40% after Deductible
Orthodontia <i>Dependents and adults</i>	<b>Not Covered</b>	<b>Not Covered</b>	50% after Deductible
Lifetime Ortho Maximum	n/a	n/a	\$1,000

Coverage Tier	Low Plan	High Plan	Platinum Plan
Associate Only	\$4.69	\$7.31	\$8.91
Associate + 1 Dependent	\$8.92	\$13.67	\$16.92
Family	\$16.31	\$22.06	\$28.36

Weekly Premiums (per pay deductions)

# Vision

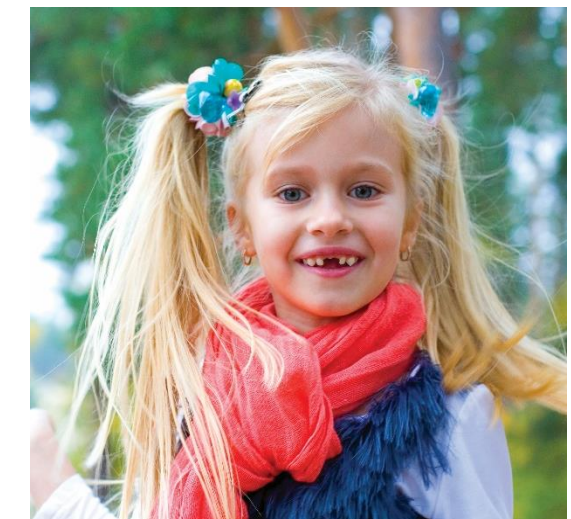
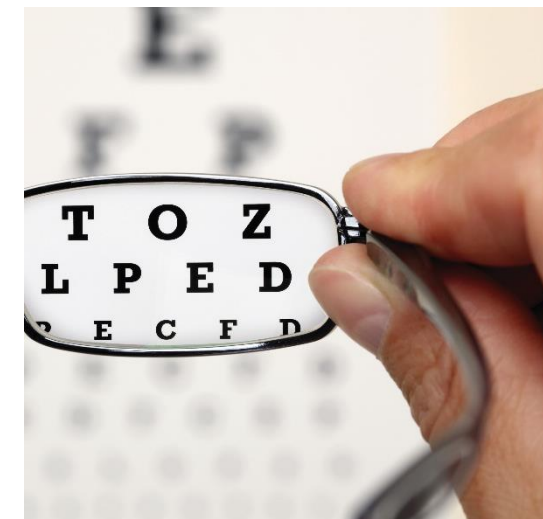


When you elect Vision coverage you have:

- \$10 Copay for In-Network Exams
- \$130 Allowance for Frames
- \$10 Copay for Lenses
- \$125 Allowance for Contact Lenses

Coverage Tier	Vision Plan
Associate Only	\$1.17
Associate + 1 Dependent	\$2.13
Family	\$3.69

Weekly Premiums (per pay deductions)



# Additional protection for what matters most. 100% Company-paid



## SHORT-TERM DISABILITY

All full-time associates are provided Short-Term Disability insurance that pays after you've been disabled & unable to work for 14 days. The benefit is based on length of service with the company.

## LONG-TERM DISABILITY

All full-time associates are provided Long-Term Disability benefit through Lincoln Financial Group. This plan pays 60% of your salary to a maximum of \$5,000 after you have been disabled & unable to work for 90 days.

## LIFE/AD&D INSURANCE

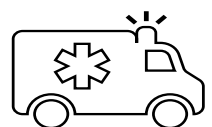
Arhaus provides a life insurance benefit in the amount of \$50,000 for all Full-Time associates through Lincoln Financial Group.

# Did you Know?



**60%**

of Americans have less than \$500 set aside for an unplanned expense<sup>1</sup>



**40 Million**

ER visits each year in the U.S. to treat injuries<sup>2</sup>



**\$30k**

The average cost of a three-day hospital stay<sup>3</sup>

Increase your protection with Supplemental coverage



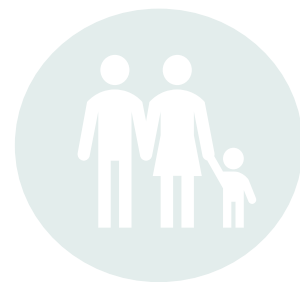
CRITICAL  
ILLNESS



ACCIDENT



HOSPITAL  
INDEMNITY



TERM LIFE



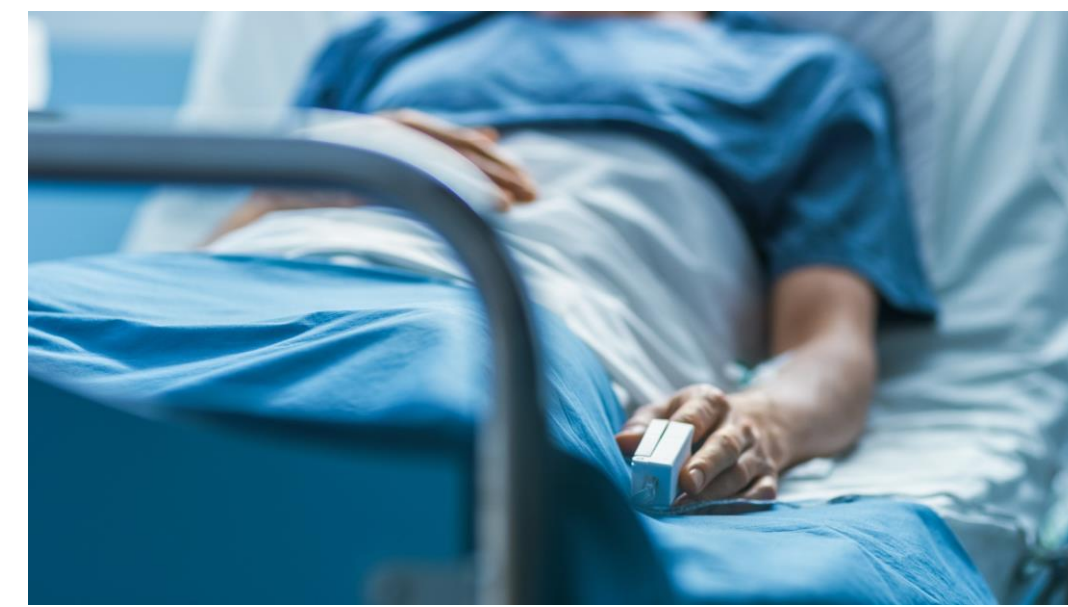
# Term Life Insurance

In addition to the life insurance provided by Arhaus, associates have an option to purchase additional coverage.

- Elect coverage in \$10,000 increments up to \$500,000
- Elect up to 50% of the employee amount on your spouse to a maximum of \$250,000
- Elect 10% of employee coverage amount on your children to a maximum of \$10,000
- **Guarantee Issue of \$300,000 for employee and \$50,000 for spouses**
- Coverage is subject to Evidence of Insurability if elected outside the initial eligibility period



# Critical Illness Insurance



Provides a large, lump sum benefit to help you bounce back when you suffer a major health event

- Choose coverage of \$10,000 to \$30,000
- Benefits paid on top of any other medical, disability or supplemental plan coverage
- Paid upon being diagnosed with any of the following:
  - Heart Attack
  - Stroke
  - Cancer
  - Major Organ Failure
  - Alzheimer's Disease
  - Multiple Sclerosis
  - Parkinson's Disease
  - Renal Failure
  - Carcinoma in Situ
  - Arterial/Vascular Disease



# Accident Insurance

Pays you when someone in your family suffers from an unexpected injury

Injury	Cash Payment
Accidental Death	Employee: \$50,000 Spouse: \$25,000 Child: \$12,500
Hospital Admission	\$1,000 / \$2,000 ICU
Hospital Confinement	\$225/day
Fracture	Schedule up to \$2,500
Ambulance	Ground: \$100 / Air: \$500
Emergency Room	\$200
Dislocations	Schedule up to \$2,000
Coma	\$10,000
Concussion	\$200



**\$7,500**  
The average cost of a broken leg today.



2 OUT OF 5 PEOPLE VISIT THE ER ANNUALLY

# Hospital Indemnity

Pays you for admission and time spent in the hospital

- Coverage is available for you, your spouse, and dependent children
- Receive \$500 for a hospital admission (1/year)
- Receive \$250 per day for a stay in the hospital (up to 30 days/year)
- Cash benefits are paid directly to you – and you decide how to use it



The average cost  
of a three-day  
Hospital Stay

**\$30,000**



# Identity Theft

We do more online than ever—from banking, shopping and even socializing—making personal information more vulnerable to cyber threats. Aura helps ensure your personal information is not anywhere it shouldn't be by protecting the things you care about most: identity, money and assets, family and privacy.

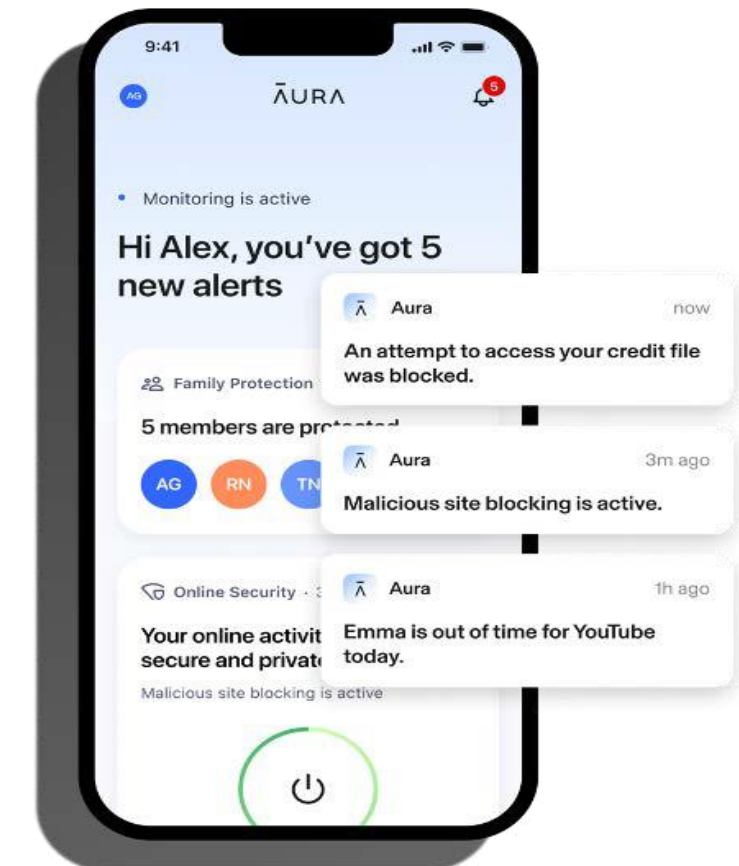


## The cost of cybercrime is staggering

Did you know the FBI reported over \$10 billion in losses in 2022 and received over 2,000 daily fraud complaints.<sup>1</sup> We help protect your finances by monitoring your bank accounts and credit and offering \$5 million in insurance<sup>2</sup> to cover eligible losses if they do happen.



- Real-time Monitoring & Alerts
- Identity Theft Protection
- Financial Fraud Protection
- Privacy & Device Protection
- Family Safety
- Service & Support
- Social Media Monitoring (Protection Plus)




# Pet Insurance

Reliable coverage for unpredictable pets—give yourself the sense of relief that their health expenses may be covered for unexpected accidents or illnesses with MetLife Pet Insurance.

As part of your benefits, you can take advantage of benefits like:

- ✓ Flexible coverage with up to **90% reimbursement**
- ✓ Only provider to offer **family plans, covering multiple** cats and dogs on one policy
- ✓ **24/7 access to Telehealth Concierge Services**—because accidents and illnesses don't always wait for your vet to be open
- ✓ **Optional Preventive Care** coverage
- ✓ **Discounts up to 30%<sup>4</sup> and additional offers** on pet care, where available
- ✓ **MetLife Pet mobile app** to submit, track claims and manage your pet's health and wellness



**If they're your best mates,**  
they deserve to be insured.

No matter how unpredictable their nature, help make sure your pet's health expenses are covered.

2023 PET INNOVATION AWARD

Icons: pills, heart, paw print

# We are here for YOU.

## Need someone to talk to?

There are FREE resources available to you that are completely  
CONFIDENTIAL

Your employee assistance program, provided by Uprise Health, gives you access to online and coach-guided resources for resilience, stress, and mental fitness.

## WorkLife Matters

- Stress Management
- Healthy Eating
- Mental Health
- Child & Eldercare
- Parenting Support
- Legal Issue
- Will Preparation
- Financial Planning



1.888.628.4824

Or go to [guidanceresources.com](https://www.guidanceresources.com)

Username: LFGSupport

Password: LFGSupport1

24/7 Support, Resources &  
Information

# Have Questions?

Schedule your  
personalized phone  
appointment with a  
Benefits Counselor!

Use the QR Code or link provided below to schedule a call with a Benefits Counselor. They will review your benefits and answer any questions you may have.



[Click Here to Schedule Your Phone Appointment](#)

# What do I need to do now?

1. For additional information on your benefits, please visit the Arhaus Benefits site
2. This is an Active Enrollment! Login to UKG to make your benefit elections
3. Remember: The only other time during the year that you have the ability to make changes to the plan is if you experience a Qualifying Event, such as a loss of coverage, divorce or marriage

Open Enrollment is October 21<sup>st</sup> – November 1<sup>st</sup>

Elections effective January 1, 2025

