

# NAVIGATE WELL-BEING

# 2024

## BENEFITS GUIDE



BE WELL



BE PREPARED



BE CONNECTED

This publication contains important information about your employee benefit program.

**Please read thoroughly.**

**RYAN**  
SPECIALTY

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# Your Ryan Specialty Benefits at a Glance

Ryan Specialty is proud to offer a comprehensive, competitive benefits package designed to help you:

- **Be Well with:** Medical, dental, vision, and family support benefits.
- **Be Prepared:** Financial benefits like the 401(k), health savings account, flexible spending accounts, and more.
- **Be Connected:** Well-being benefits, like the Calm app, along with paid time off.

For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to your Benefit Plan Documents. If any discrepancy exists between this benefits guide and the official documents, the official documents will prevail.

## Benefits Eligibility

You are eligible on your date of hire to participate in Ryan Specialty’s benefit plans, if you are a regular full-time employee and work at least 30 hours per week. You may enroll your eligible dependents for coverage. Your eligible dependents include:

- Your spouse or domestic partner.\*
- Your dependent child up to age 26 for medical, dental, and vision coverage, regardless of marital or student status. Upon turning 26, dependent children are allowed to stay on the medical, dental, and vision plans for the remainder of the plan year (December 31).
- Your dependent child who is incapable of self-support due to a mental or physical disability.

\* If your domestic partner does not qualify as a dependent for tax purposes, the fair market value of the Ryan Specialty-provided benefits are taxable and payment of your share of the cost of coverage may not be paid pre-tax. In order to qualify as a dependent for purposes of federal income taxes, as a general rule the individual must rely upon the employee for more than half of his or her support for the taxable year, the individual must reside in the employee’s household and share the employee’s principal place of abode for the taxable year.

## 2024 Bi-Weekly Costs of Coverage

Plans	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Medical Gold PPO	\$113.75	\$334.31	\$241.63	\$480.13
Medical Silver PPO	\$71.76	\$226.63	\$158.82	\$325.48
Medical HDHP	\$46.68	\$161.78	\$110.18	\$232.34
Dental	\$5.35	\$10.98	\$12.87	\$18.50
Vision	\$4.47	\$7.14	\$7.29	\$11.76

Your deductions are based on 24 per pay period deductions in the 2024 calendar year. Although you are paid bi-weekly, you will not see deductions from two of your 26 pay periods. You will not have benefit deductions held from your 03/29/2024 and 08/30/2024 paychecks.



# Enrolling for Coverage

You can enroll in coverage:

- As a new hire, you must enroll no later than 30 days after you become eligible for benefits (your hire date)
- During annual open enrollment
- If you experience a qualifying life event

# Changing Your Coverage

The choices you make will be in effect through December 31, 2024. You cannot change elections until annual enrollment unless you experience a qualifying event. You must make your changes within 30 days of the event. If you have questions about whether or not you have experienced a qualifying event, contact Human Resources.

## Qualifying Events

- Marriage, divorce, legal separation
- A change in your number of dependents, such as birth, death, or adoption
  - If you are already enrolled in the plan, you may add coverage for your dependent, or change your election and enroll yourself and your dependent in a different option
  - The new election will be effective on the date the dependent child was added to your family
  - If you do not enroll a new dependent within 30 days, you generally will not be permitted to enroll the dependent until the next annual enrollment period
  - A change in employment status for you or your spouse that affects benefits eligibility
- A significant change in coverage or cost for you, your spouse or dependent child's benefit plans

## Becoming Eligible for Premium Assistance

If you or a dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP, you may enroll in the Ryan Specialty plan if you request the change and provide appropriate documentation within 60 days of the date you or your dependent becomes eligible for coverage. Otherwise, you must wait until the next annual enrollment period.



# Medical Benefits

## Your Options

Ryan Specialty offers three medical plan options through Blue Cross and Blue Shield (BCBS). BCBS provides eligible employees access to a national network of healthcare providers.

Benefit Feature	Gold PPO		Silver PPO		High Deductible Health Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>						
Individual	\$1,000	\$2,000	\$1,500	\$3,000	\$2,500	\$5,000
Family	\$1,000 per covered individual not to exceed \$3,000	\$2,000 per covered individual not to exceed \$6,000	\$1,500 per covered individual not to exceed \$4,500	\$3,000 per covered individual not to exceed \$9,000	\$5,000	\$12,000
<b>Coinsurance</b>						
	90%	60%	80%	60%	90%	60%
<b>Out-of-Pocket Maximum</b>						
Individual	\$3,000	\$6,000	\$4,500	\$9,000	\$5,000	\$10,000
Family	\$9,000	\$18,000	\$13,500	\$27,000	\$12,000	\$24,000
<b>Preventive Benefits</b>						
	100%	60%	100%	60%	100%	60%
<b>Physician Services</b>						
Primary Care	\$25 copay	60% after deductible	\$30 copay	60% after deductible	90% after deductible	60% after deductible
Specialist	\$50 copay	60% after deductible	\$60 copay	60% after deductible	90% after deductible	60% after deductible
<b>Emergency Room</b>						
	\$150 copay		\$150 copay		90% after deductible	
<b>Prescription Drugs</b>						
Retail	\$10/\$30/\$50	25% after copay	\$10/\$30/\$50	25% after copay	90% after deductible	90% after deductible
Mail Order	\$20/\$60/\$100	25% after copay	\$20/\$60/\$100	25% after copay	90% after deductible	90% after deductible
RX Out-of-Pocket Maximum	\$1,000 single \$3,000 family		\$1,000 single \$3,000 family		N/A	

<sup>1</sup> Out-of-network pharmacies subject to out-of-network deductible and coinsurance.

<sup>2</sup> Rx Out-of-pocket maximum: \$1,000 EE/\$3,000 Family coverage.

<sup>3</sup> HDHP family plan deductibles adhere to an aggregate plan. For members with family coverage, the entire family deductible must be met before benefits apply.

<sup>4</sup> All out-of-pocket maximums include deductible amounts.

# Medical Benefits

## Gold and Silver PPO Plan

The Gold and Silver PPOs are health plans that have lower deductibles and set copays for doctor visits and prescriptions. These plans have a lower cost at point of service but a higher bi-weekly premium. Your medical network is the PPO network. The pharmacy network is the Advantage Network and Balanced Drug List.

## High-Deductible Health Plan (HDHP)

The High Deductible Health Plan (HDHP) is combined with a tax-advantaged medical savings account called a Health Savings Account (HSA). This plan has a larger cost at point of service, but lower semi-monthly premiums than the PPO Plans. Your medical network is the PPO network. The pharmacy network is the Advantage Network and Balanced Drug List.

## Health Savings Account (HSA)

The Health Savings Account (HSA) is a special type of account that can help you save money on a tax-advantaged basis to pay qualified expenses under the High Deductible plan. HealthEquity is our provider for HSA accounts. If you elect the high deductible medical plan, an HSA account with HealthEquity will automatically be opened on your behalf. You must activate the account before contributions can be posted.

### HSA Automatic Account Opening

If you elect the High-Deductible Health Plan (HDHP) option through Ryan Specialty Internal Revenue Code Section 125 Cafeteria Plan, Ryan Specialty will provide HealthEquity with data and information requested by HealthEquity and reasonable needed by HealthEquity in order to open your HSA, including accepting the HealthEquity HSA terms and conditions and rate and fee schedule on your behalf and agreeing to receive account statements and other account documents electronically.

- Ryan Specialty makes an annual contribution of \$500 for employee only coverage and \$1,000 for dependent(s) coverage to the Health Savings Account (HSA). Contributions will be funded in January of each year or as soon as administratively possible for new hires.
- You may also contribute to your HSA on a pre-tax basis: Up to \$4,150 annually for employee only coverage or up to \$8,300 annually for employee plus dependent(s) coverage (The maximum limits include any money Ryan Specialty contributes). If you are age 55 and older, you can contribute an additional \$1,000 catch up amount.
- You can change your HSA contribution level any time during the year.
- HSAs are also portable, meaning you can take the account with you in retirement or if you leave the plan or company.
- As long as the money is used for qualified expenses, you never pay taxes on your HSA funds or on any investment earnings.
- If you are enrolled in Medicare, you are not eligible to open or contribute to the HSA account.

# BCBS Resources

Please visit [www.bcbsil.com](http://www.bcbsil.com) for a complete listing of participating providers.

## 24/7 NurseLine

24/7 NurseLine provides answers to general health questions and guides members to their primary care physician, urgent care center, the emergency room, or other care as necessary.

## Provider Finder—Cost Transparency

Provider Finder makes it easy for members to:

- View expected cost by Service Location.
- Identify in-network providers.
- See Hospital Quality Safety Scores.
- Identify if a provider is new to or will be leaving a network.

## Allsup Medicare Advisory Services

Choosing healthcare coverage is an important decision that impacts your health, finances and lifestyle. But without help, it can be confusing and frustrating to understand which options or combination of coverage will work best for your personal healthcare needs and budget.

Allsup will help to provide education and guidance to post-65 active employees at Ryan Specialty, through comparing the current plan offering to alternate Medicare plan options.

In order to determine if you are eligible, and to learn more about how Allsup can help you, visit [www.Allsup.com](http://www.Allsup.com).

## Fitness Program

The Fitness Program provides you with tools to help you set and reach your wellness goals. Members have four new plan options to make it easier to stay fit while deciding what will work best for their individual budget and lifestyle. Members can select a plan option based on location and facility access. Once you join, you'll have access to all locations within the purchased plan as well as locations in any of the lower-priced plan options.

Option	Base	Core	Power	Elite
Monthly Fee	\$19	\$29	\$39	\$99
Gym Facility Network Size	3,000	7,500	12,000	12,400
\$19 initiation fee				

Grandfathered fitness program members will have access to the Power plan at the current rate you pay today, \$25 per month, until you cancel your membership or switch plan options.

Members also have access to studio classes such as yoga, sports training, dance, pilates, and more. For more information on studio class pricing or to explore nearby locations in the Fitness Program network, download the Well onTarget app found in the App Store.

## Blue365—Discounts

Blue365 helps you save money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file and no referrals or pre-authorizations.

Sign up for Blue365 at [blue365deals.com/BCBSIL](http://blue365deals.com/BCBSIL).

## Virtual Visits Through MDLIVE

- MDLIVE is an affordable alternative to Emergency Room and Urgent Care facility visits for non-emergency medical care.
- Members can resolve many of their common medical issues 24/7 through the convenience of mobile app, online video, or telephone.
- Patients have access to a national network of board-certified, state-licensed physicians.
- These doctors can diagnose, treat and, prescribe medication, when appropriate, for many common medical issues. [MDLIVE.com/bcbsil](https://www.mdlive.com/bcbsil) or **888.676.4204**.

### MDLive: Did You Know?

- Gold: \$25 (same as office visit copay)
- Silver: \$30 (same as office visit copay)
- HSA: \$48 (applies to deductible/coinsurance)

## Member Rewards

Member Rewards helps you compare costs, save money, and earn cash rewards. With Member Rewards, you can shop and earn cash rewards for having procedures and services such as common screening exams, diagnostic tests, surgical procedures, and more at reward-eligible locations.

### How It Works

1. Search online via Provider Finder to find a reward-eligible location for your procedure or service by visiting [bcbsil.com](https://www.bcbsil.com) or log in to Blue Access for Members and select "Find Care." You can also call a Benefits Value Advisor at the number on the back of your member ID card.
2. Get the procedure or service at your chosen reward-eligible location.
3. Receive a cash reward by check, which will be mailed directly to your home, after your claim is paid and the location is verified as reward eligible.



# Critical Illness, Accident, and Hospital Indemnity Benefits

## What is Critical Illness Insurance?

Critical Illness insurance provides financial protection by paying a lump sum benefit if you are diagnosed with a covered critical illness. The amount paid depends on the type of Critical Illness. Unlike your medical plan, this plan pays benefits directly to the employee or their family member.

- Sample Critical Illnesses
  - Coronary Artery Disease (major)
  - Coronary Artery Disease (minor)
  - End Stage Renal (Kidney) Failure
  - Heart Attack (Myocardial Infarction)
  - Major Organ Failure Requiring Transplant
  - Cancer

## Semi-Monthly Costs of Critical Illness

Age	Employee Only/ Employee + Child(ren)	Employee + Spouse/ Family
17-24	\$1.50	\$2.25
25-29	\$1.95	\$2.93
30-34	\$2.63	\$3.94
35-39	\$3.53	\$5.29
40-44	\$4.95	\$7.43
45-49	\$7.28	\$10.92
50-54	\$10.05	\$15.08
55-59	\$14.03	\$21.04
60-64	\$20.03	\$30.04
65-69	\$28.95	\$43.43
70+	\$41.85	\$62.78

Your deductions are based on 24 per pay period deductions in the 2024 calendar year. Although you are paid bi-weekly, you will not see deductions from two of your 26 pay periods. You will not have benefit deductions held from your 03/29/2024 and 08/30/2024 paychecks. Critical Illness rates include \$15,000 in coverage for employees and \$7,500 in coverage for spouses and children.





## What is Accident Insurance?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident. The amount paid depends on the type of injury and care received.

### ■ Sample Accident Benefits:

- Accident hospital care
- Dislocations
- Follow-up care
- Fractures
- Common injuries
- Emergency care benefits

Accident-Related Treatment	Benefit
Emergency Room Treatment	\$225
X-Ray	\$45
Physical or Occupational Therapy (up to six per accident)	\$45
Stitches	\$60
Follow-Up Doctor Treatment	\$90
Hospital Admission	\$1,250
Hospital Confinement (per day, up to 365 days)	\$375

## Semi-Monthly Costs of Accident Insurance

Coverage	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Accident	\$2.99	\$5.97	\$6.13	\$9.11

## Wellness Benefit

Should you enroll in Critical Illness, and/or Accident coverage, you will be eligible to receive a wellness benefit from Voya. For either of the benefits, when you complete a health screening test, you will receive an annual benefit payment of \$50 for a total of \$100 if enrolled in Critical Illness and Accident. If your spouse and/or children are covered under the Critical Illness, and/or Accident plan, they are also eligible for the Wellness Benefit. Each individual may only receive a wellness benefit once per year per coverage.

## What is Hospital Indemnity Insurance?

Hospital Indemnity coverage pays you a benefit for each day of hospital confinement. Hospital stays are costly and out-of-pocket expenses can quickly become overwhelming. As expenses add up, Hospital Indemnity insurance can help, and the payments can be used however you'd like. With Hospital Indemnity insurance, you'll receive a fixed daily benefit if you have a covered stay in a hospital or intensive care unit.

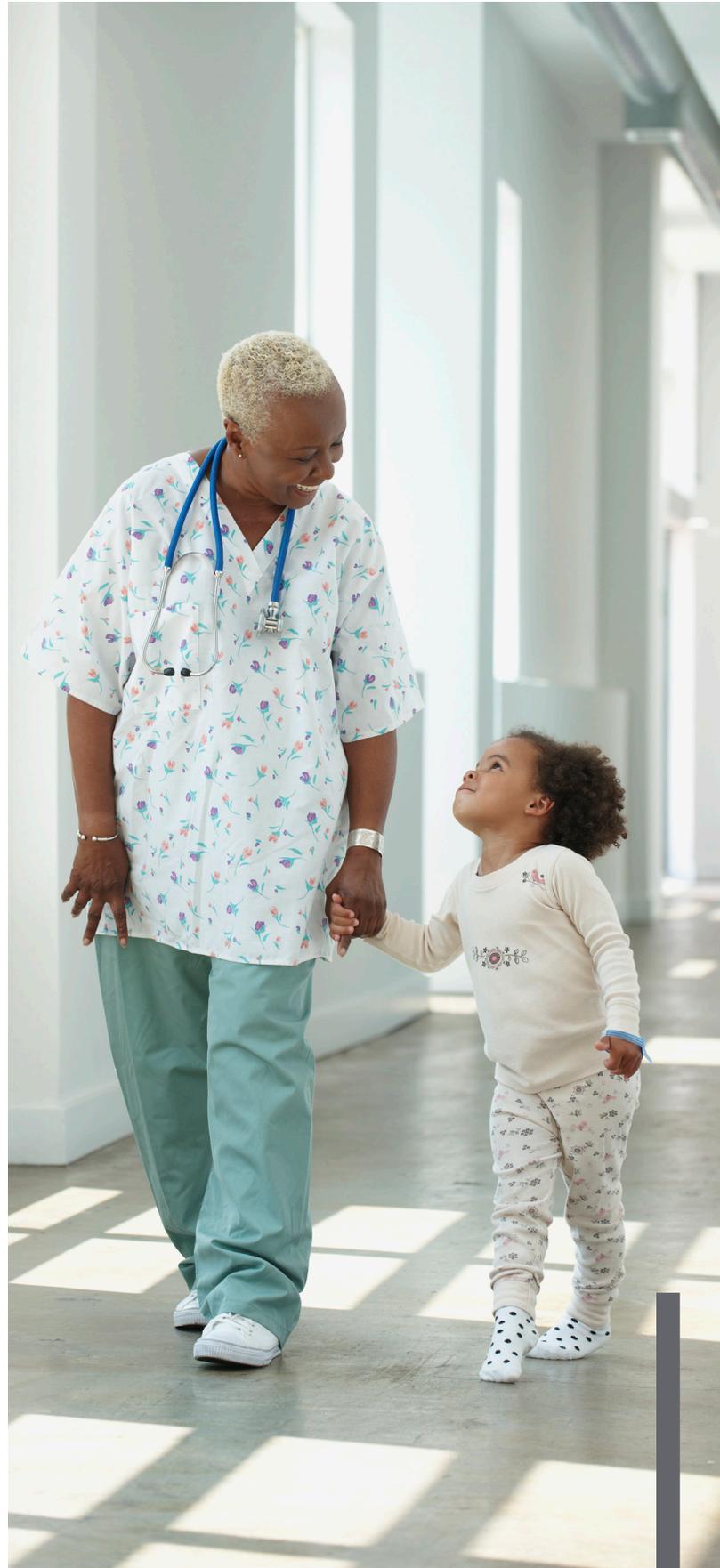
Type of Admission	Daily Benefit
<b>When Your Stay Begins</b>	
Hospital Admission	\$500
Intensive Care Unit Admission	\$500
<b>As Your Stay Continues</b>	
Hospital (10-day maximum per confinement)	\$100
Intensive Care Unit (10-day maximum per confinement)	\$200

### Did You Know?

Critical Illness, Accident, and Hospital Indemnity insurance are limited benefit policies. They are not considered health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

### Semi-Monthly Costs of Hospital Indemnity Insurance

Coverage	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Hospital Indemnity	\$3.85	\$8.36	\$7.08	\$11.59





## Dental Benefits

Ryan Specialty offers dental insurance through MetLife. The MetLife Dental program provides eligible employees access to a national network of credentialed general and specialty dentists. Using an in-network provider gives you the maximum dental benefit. You may be subject to additional out-of-pocket expenses if you utilize an out-of-network provider. Please visit [www.metlife.com](http://www.metlife.com) for a complete listing of participating providers. Your dental network is PDP Plus Network.

Dental		
Coverage Tier	In-Network	Out-of-Network
Calendar Year Maximum	\$2,000	
Annual Deductible	\$50 individual \$150 family	
Type A—Preventive: Periodic Exams, X-Rays, Fluoride Treatment, Cleanings, Sealants	Plan pays 100%; not subject to deductible	
Type B—Basic: Restorative All Fillings, Oral Surgery, Endodontic, Periodontics	Plan pays 90%	Plan pays 80%
Type C—Major Restorative: Inlays/Onlays, Crowns, Bridges/Dentures, Dental Implants, Bruxism/Occlusal Guards	Plan pays 60%	Plan pays 50%
Type D—Orthodontia*: Orthodontic Treatment Orthodontic Appliances	Plan pays 50%	
Orthodontia Lifetime Maximum*	\$2,000	

\* Dependents up to age 26 and adults enrolled in the dental plan are eligible for orthodontia benefits up to the lifetime maximum.

## Vision Benefits

Ryan Specialty offers vision insurance through VSP. The VSP vision program provides eligible employees access to a national network of participating providers. Please visit [www.VSP.com](http://www.VSP.com) for a complete listing of participating providers. Your vision network is the Choice Network.

Using an In-Network provider provides you the maximum vision benefit. You may be subject to additional out-of-pocket expenses if you utilize an out-of-network provider.

Vision Services Plan		
Coverage Tier	In-Network	Out-of-Network
Well Vision Exam (One Exam Per 12-Month Period)		
	\$10 copay	\$45
Spectacle Lenses (One Pair Per 12-Month Period)		
Single Vision	\$20 copay	\$30
Bifocal	\$20 copay	\$50
Trifocal	\$20 copay	\$65
Frames (Per Pair, One Pair Per 12-Month Period)		
	\$200 allowance 20% discount on amount over allowance	\$70
Elective Contact Lenses (One Allowance and One Exam Every 12 Months, Contacts In Lieu of Frames)		
	\$200 allowance for contact lenses Contact lens exam not to exceed a \$60 copay	\$105



# Flexible Spending Accounts

Ryan Specialty offers three Flexible Spending Accounts (FSAs), administered through Benefit Resource Inc. (BRI), to help you pay for eligible out-of-pocket healthcare, dependent care, and commuting expenses tax-free. Remember, expenses must be IRS-approved to be eligible for FSA reimbursement so it's important to keep your receipts in case you are audited by the IRS.

Your FSA contributions are deducted from your paycheck before federal and state income taxes (in most cases) and Social Security taxes are calculated, reducing your taxable income and saving you money.

## Healthcare FSA

You can contribute up to \$3,200 of your pre-tax pay to this account each year. Those funds can then be used to pay healthcare expenses for you and your dependents. Qualified expenses include medical, dental, and vision services; prescriptions not covered by the benefit plans; and PPO copayments (for a complete list of eligible expenses, visit [www.benefitresource.com/resources/eligible/](http://www.benefitresource.com/resources/eligible/)). You cannot enroll in both the Healthcare FSA and the Health Savings Account.

## Dependent Care FSA

You may contribute up to \$5,000 of your pre-tax pay each year to a Dependent Care FSA to pay for dependent (child and/or elder) daycare expenses. This includes expenses for nursery schools, pre-school, daycare centers, or qualifying babysitters. Eligible dependents must qualify as your tax dependents and include children under age 13, elder family members, and any household members who are physically, or mentally incapable of self-care.

## Commuter FSA

You can use funds you contribute to the Commuter FSA to pay for eligible expenses incurred as part of your commute to work, such as transit passes, vanpooling, and parking. You may contribute up to \$315 of your pre-tax pay for transit and \$315 for parking each month.

## Beniversal MasterCard Prepaid Card

Participants can use the Beniversal MasterCard Prepaid Card to access their FSA medical, dependent care, and commuter funds and pay for eligible expenses. The BRI Debit Card is an electronic method of payment that can be used at retailers that accept Debit MasterCard cards. BRI also offers payment options through the mobile app and self-reimbursement. For more information visit [www.benefitresource.com](http://www.benefitresource.com).

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## Use It or Lose It

You forfeit any unused money left in your Healthcare and Dependent Care FSA accounts at the end of the calendar year. There is a 2.5-month grace period to submit expenses incurred in 2023. Any funds left after the grace period ends will be forfeited. Remaining balances in the Commuter FSA may carry over.

# Company-Paid Life Insurance and AD&D

Ryan Specialty provides coverage for two times your earnings. Employees may be required to complete evidence of insurability if their income exceeds the guarantee issue amount of \$750,000. Life and Accidental Death and Dismemberment Benefits reduce 35% at age 65 and 50% at age 70.

# Company-Paid Short Term Disability and Long Term Disability

Ryan Specialty provides Short Term and Long Term Disability insurance to you at no cost. Short Term Disability covers a percentage of your salary should a serious health condition keep you from working for up to 13 weeks. Long Term Disability covers a percentage of your salary should a health condition extend beyond Short Term Disability time frame.

Plan Feature	Disability Plans	
	Short Term Disability	Long Term Disability
Benefit Amount	Core Benefit: 70% of weekly earnings Maternity Benefit: 100% of weekly earnings	60% of monthly earnings
Maximum Benefit	Core Benefit: \$2,500/week Maternity Benefit: No maximum	\$10,000/month
Elimination Period	Disability due to injury: 0 days Disability due to sickness: 7 days	90 days (begins the day after the insured STD benefit ends)
Benefit Duration	13 weeks	Age 65/ADEA 1

# Voluntary Life Insurance and AD&D

In addition to the Ryan Specialty-provided coverage, you have the opportunity to purchase additional Group Term Life and Accidental Death and Dismemberment (AD&D) insurance coverage for yourself and your family members. Employees may be required to complete an evidence of insurability (EOI). You can purchase AD&D Coverage for yourself regardless of whether you purchase Life coverage.

Plan Feature	Coverage Options	
	Term Life	AD&D
Employee	Up to 5 times salary, not to exceed \$2,000,000	Up to 5 times salary, not to exceed \$2,000,000
Legal Spouse (Domestic Partner)	Up to 100% of employee amount in increments of \$5,000, not to exceed \$500,000; benefits will be paid to the employee	Up to 100% of employee amount in increments of \$5,000, not to exceed \$500,000; benefits will be paid to the employee
Child	Up to 100% of employee coverage amount in increments of \$2,000, not to exceed \$10,000	Up to 100% of employee coverage amount in increments of \$2,000

- At new hire enrollment, Voya does not require medical underwriting for employee insurance amounts less than \$300,000.
- At new hire enrollment, Voya does not require medical underwriting for spouses of employees for insurance amounts less than \$25,000.
- Voya will require medical underwriting for employees who wish to increase their coverage up to \$300,000 or elect coverage for the first time. Amounts above \$300,000 will always need EOI.

# 401(k) Retirement Plan

Ryan Specialty offers a 401(k) savings plan to help you save for your retirement and create the future you want. You may enroll in the plan, rollover 401(k) balances from previous employers, and make contributions up to the federally regulated maximum. New hires will be automatically enrolled in the 401(k).

## Highlights

- The plan offers before-tax, Roth, and pre-tax and after-tax deferral contribution options and provides rollover opportunities.
- Your total contributions for the before-tax and Roth options in 2024 cannot exceed \$23,000 for the year plus an additional \$7,500 catch-up contribution if you are age 50 or over. The maximum pre-tax and after-tax contribution (including the employer match) to the plan is \$66,000 if under age 50 and \$73,500 if over age 50.
  - Unless you change your automatic enrollment contribution, 6% of your pre-tax pay will be deducted from your pay and contributed to your retirement account each pay period.
  - Ryan Specialty will fund your 401(k) contribution on a per-pay-period basis. The discretionary match is 50% of your before-tax and Roth contributions, excluding catch-up contributions.

Annual Salary	6% Employee Contribution	Ryan Specialty Match	Total
\$50,000	\$3,000	\$1,500	\$4,500
\$100,000	\$6,000	\$3,000	\$9,000
\$200,000	\$12,000	\$6,000	\$18,000

- You are able to direct your contributions and employer match into any of the plan's investment options. However, if you do not make an election to direct your investments, your account will be invested 100% in a T. Rowe Price Retirement target date fund based on your date of birth and a retirement age of 65.
- Although you are always fully vested in your before-tax, Roth, and after-tax contributions, the employer contributions vest with the following schedule:

	Contribution
Year 1	33%
Year 2	66%
Year 3	100%





# 401(k) Retirement Plan

## Eligibility

All employees are eligible to enroll in the plan upon joining Ryan Specialty.

## Enrolling

Within your first 30 days of joining Ryan Specialty, Empower Retirement will send you a welcome packet with enrollment instructions. To enroll or make changes to your account online, go to [www.empowermyretirement.com](http://www.empowermyretirement.com). Once you gain access to your account, you can make changes to your deferral election and manage your investments.

While your enrollment is automatic, you have 30 days before being enrolled to:

- Change your contribution rate
- Direct contributions to other investment options available through your plan
- Decline participation in the plan

If you previously had an Empower account through a prior employer's plan, you will need to call Empower at **844.465.4455**. Empower will need to issue you a PIN number to complete the registration process.

## Annual Automatic Enrollment

The plan also provides for annual automatic enrollment at a before-tax rate of 6% on September 1 for all active employees who are not participating in the plan or are contributing less than 6% (before-tax and Roth elections combined). Before being automatically enrolled, you will be given the option to change your election.

# Long Term Care Benefits

Ryan Specialty offers Universal Life insurance with Long Term Care (LTC) benefits through Allstate.

LTC services are needed when an individual cannot safely care for themselves. Care is often received at home, in an assisted living facility, or in a nursing home. LTC planning is an important part of a personal financial plan. As we age, the likelihood of needing LTC increases and the average cost of care is \$43,000/year or more. Your health insurance, disability, and Medicare do not cover most LTC costs.

## Plan Advantages

- Guarantee issue (no health questions) for employees and spouses (ages 18-65)
- Employee may apply for \$25,000, \$50,000, \$75,000, or \$100,000 (4% LTC/month)
- Spouse coverage up to 50% of employee's election

# Credit Union

Ryan Specialty employees may join the Alliant Credit Union, which offers high-dividend payouts, personal service, and easy-to-use financial products and services.

## Membership Benefits

- Free high-rate checking
- 24/7 account access nationwide via online banking, mobile banking with check deposit, ATMs, and phone
- Direct deposit, overdraft protection, and electronic funds transfers
- Nationwide mortgages, home equity loans, and lines of credit
- Car loans, student loans, and personal loans
- VISA® credit cards and debit cards
- Free financial education and counseling services

To get more information or to become a member, log on to [www.alliantcreditunion.org](http://www.alliantcreditunion.org) or call **800.328.1935**.



# Bank of America

Ryan Specialty employees are offered two special banking benefits through our relationship with Bank of America. Benefits apply only to eligible Bank of America accounts receiving all or a portion of your Ryan Specialty payroll direct deposit.

Employees can get a special bundle of no-fee banking services by setting up a Ryan Specialty payroll direct deposit into an eligible existing or new personal Bank of America checking or savings account. In addition to banking benefits from Bank of America, employees can:

- Access financial education and investment products from Merrill
- Receive a 0.50% reduction in discount points that you can use to reduce the rate on a new mortgage or to reduce closing costs from Bank of America
- Work one-on-one with your dedicated advisor team to help you build a comprehensive financial strategy

To learn more, visit [go.bofa.com/RSG](https://go.bofa.com/RSG).



# Business Travel Accident

The AIG Travel Assistance plan is available to employees who work 30 hours or more per week on a regular, full-time basis and travel for business. The plan extends to personal travels taken during the course of the business trip. The plan is available to your eligible spouse or dependent children should they accompany you on a business trip, or if they relocate with you for business.

Benefit Details	
Eligible Employee	2x annual salary up to \$1,000,000 maximum
Eligible Spouse Traveling with Employee	\$50,000 flat benefit
Eligible Children Traveling with Employee	\$10,000 flat benefit

Note: "Annual Salary" means the insured based annual salary exclusive of overtime, bonuses, tips, commission, and special compensation.

## Travel Assistance Services

There are also many Travel Assistance services available to you through this policy including 24/7 assistance services phone line, a website and mobile app with up to date travel destination information and advisories and alerts.

To access this benefit, visit [www.aig.com/us/travelguardassistance](https://www.aig.com/us/travelguardassistance).

Download the AIG Travel Assistance Mobile App on your Apple or Android smartphone. You will need your policy number (numerals only) to register. The AIG Travel Assistance policy number is GTP 0009153949.

# Paid Time Off

Ryan Specialty grants paid time off (PTO) benefits to all eligible employees (except those eligible for discretionary time off).

All eligible employees will be granted up to five PTO days (equivalent to 40 hours) upon their hire date and on January 1 of each subsequent calendar year subject to the employee’s maximum PTO balance. Each month, employees will accrue days based on their years of service. Employees may begin to use PTO as it is accrued and available. Employees can only use time accrued and available and will not be allowed to request PTO in excess of available PTO balances.

Employees hired on or after January 1, 2024, whose primary responsibilities are at director level and above as well as pay coded brokers, will be eligible for discretionary time off. Eligible employees are encouraged to schedule sufficient time off for relaxation to promote good physical and mental health. All requested paid time off should be submitted to the employee’s supervisor.

## PTO Eligible Employees

PTO is the bank of time that can be used for vacation, sick leave, and personal reasons. PTO is accrued based on years of service using the following schedule.

Anniversary	Days/Hours
Anniversary Year 1 Through Anniversary Year 4	19 days (152 hours)
Anniversary Year 5 Through Anniversary Year 11	24 days (192 hours)
Anniversary Year 12 and On	29 days (232 hours)

## For Pay-Coded Brokers or Director Level and Above Positions

Ryan Specialty grants paid sick leave to employees whose primary responsibilities are at director level or above, or to pay-coded brokers who have worked for 30 days or more within a year from the commencement of employment. Eligible employees will be granted 10 days (80 hours) of paid sick leave at the time of hire for new employees, and each January 1 for current employees. Employees may begin to use this time once it is available. Unused sick time will not be carried over from year-to-year, unless required by applicable state or local law.

Employees may use paid sick leave for personal health conditions or for the care of a family member.

Leave under this policy may run concurrently with leave taken under local, state or federal law. For more information regarding this policy, contact Human Resources.

## Paid Holidays

Full-time employees will receive 11 paid holidays. For 2024, holidays are observed as follows:

Holiday	Date
New Year’s Day	Monday, January 1
Martin Luther King Jr. Day	Monday, January 15
President’s Day	Monday, February 19
Memorial Day	Monday, May 27
Juneteenth	Wednesday, June 19
Independence Day	Thursday, July 4
Additional Independence Day	Friday, July 5
Labor Day	Monday, September 2
Thanksgiving Day	Thursday, November 28
Day after Thanksgiving	Friday, November 29
Christmas Day	Wednesday, December 25



## MetLife Legal Plan

MetLife Legal provides fully covered attorney services for a wide array of frequently utilized legal services for personal legal matters.

There are no waiting periods, deductibles, copays, or claim forms.

The Legal Plan does not limit the number of different matters, hours per matter, or usage per employee.

### Examples of Covered Services

- Student loan debt assistance
- Creating wills and estate planning documents
- Reviewing contracts and leases
- Unlimited telephone advice and office consultations
- Defense of traffic tickets
- Powers of attorney
- Divorce (up to 20 hours)
- Medicare
- Attorney services not included in the plan (up to 4 hours)

## Calm

Calm is a mobile application which can help you reduce stress, sleep better, and lower anxiety. Content is updated daily and will be offered at no cost under the Ryan Specialty subscription. The diverse content enables everyone to find something they love including:

- Guided meditations
- Sleep stories read by world class voice talent and celebrities
- Mindfulness tools
- Educational and inspirational audio programs on a variety of topics including breaking bad habits, gratitude, parenting, happiness, the power of rest, and many more
- Guided video lessons on mindful movements and stretching
- Breathing exercises

### Signing Up is Easy!

Visit [calm.com/b2b/RSG/subscribe](https://calm.com/b2b/RSG/subscribe) to register. You'll need to verify your account using your Ryan Specialty email, then you can download the app and start using Calm. Employees can also add up to five dependents to access the app.

### Do You Already Use Calm?

Cancel your auto-renewal on your existing subscription. Once your subscription expires, visit the Ryan Specialty sign-up link and use your existing log in details. You'll need to verify your account using your Ryan Specialty email. Once that has been completed you can sign into your account as usual and all your preferences will be saved. If you have any issues signing up, visit [calm.com/support](https://calm.com/support).



# New Benefit Offerings

## LifeLock Identity Theft

LifeLock helps provide you peace of mind with comprehensive identity theft protection. If a potential threat is detected, you are notified via email, text, phone, or mobile app alerts. Should you become a victim of identity theft, LifeLock provides a dedicated restoration specialist to help restore your identity. Premiums are paid via payroll deductions. The plan coverage details are outlined as follow.

Premier	
LifeLock Identity Theft Protection	
Home Title Monitoring	X
LifeLock Skill for Amazon Alexa	X
Credit, Bank, and Utility Account Freezes	X
Identity Verification Monitoring	X
LifeLock Identity Alert System	X
Payday—Online Lending Alerts	X
Credit Alerts and Social Security Alerts	X
LifeLock for Norton360 mobile app (Android and iOS)	X
Dark Web Monitoring	X
LifeLock Privacy Monitor	X
USPS Address Change Verification	X
Stolen Wallet Protection	X
Reduced Pre-Approved Credit Card Offers	X
Fictitious Identity Monitoring	X
Data Breach Notifications	X
Bank and Credit Card Activity Alerts	X
Checking and Savings Account Application Alerts	X
Bank Account Takeover Alerts	X
401(k) and Investment Account Activity Alerts	X
File Sharing Network Searches	X
Sex Offender Registry Reports	X
Prior Identity Theft Remediation	X
U.S.-Based Identity Restoration Specialists	X
24/7 Live Member Support	X
Million Dollar Protection Package	Up to \$1 million each
Credit Application Alerts	One Bureau
Credit Monitoring	Three Bureaus
Annual Credit Report and Credit Score	Three Bureaus
Monthly Credit Score Tracking	One Bureau

Premier	
Norton Device Security	
Secures PCs, Macs, and mobile devices	Up to 5 devices (family gets 10 devices)
Online Threat Protection	X
Password Manager	X
Parental Control	X
Smart Firewall	X
Cloud Backup	50 GB
Online Privacy	
SafeCam	X

Identity Theft	Per Pay
Premier Plan	
Employee Only	\$6.49
Employee + Family	\$13.49



# Lyra

## Mental health

### Lyra Behavioral Health Support and Employee Assistance Program (EAP)

Lyra provides care for your emotional and mental health how, when and where you need it. Whether you're feeling stressed, anxious or depressed, support from Lyra can get you back on your feet. Meet with mental health coaches or therapists via live video, live messaging, phone or in-person care. Get personalized recommendations for the care that's right for you, schedule appointments online and track your symptoms and progress.

As a Ryan Specialty associate, you, your dependents and your spouse or domestic partner have access to coaching, therapy and medication management support through Lyra. Lyra will ask you to share a bit about the challenges you are facing so they can recommend the right care for your needs.

#### CARE OPTIONS INCLUDE:

- Lyra essentials: access self-guided exercises and videos in the Lyra app or online
- Guided self-care with a coach: get started quickly with a care plan crafted by your Lyra coach to learn new mental health strategies at your own pace
- Mental health coaching: get to the root of your challenges with ongoing coaching sessions via live messaging or live video and between-session support
- Therapy: Lyra's therapists are experts at diagnosing and treating mental health conditions like depression, eating disorders or PTSD and provide support via live video or in-person
- Medication management: get ongoing access to an evidence-based provider, beginning with an in-depth 90-minute consultation to diagnose your condition and discuss what medications are right for you

Lyra only works with providers who practice evidence-based techniques (therapies that have been rigorously tested in scientific studies and proven to work). Evidence-based therapies include: Cognitive Behavioral Therapy (CBT), Acceptance and Commitment Therapy (ACT), Emotionally Focused Therapy and Mindfulness-Based Cognitive Therapy (MBCT).

To learn more about your Lyra benefits, please go to [RyanSpecialty.LyraHealth.com](https://www.RyanSpecialty.LyraHealth.com) or call 833.824.1790. You also have the option to email a Lyra Care Navigation Team Member at [care@lyrahealth.com](mailto:care@lyrahealth.com).

You have access to eight free mental health coaching and/or therapy sessions.

# Parental Leave

The months following the birth of a child is your time to bond with baby, develop your parental skills, and possibly help your partner transition into parenthood too. Ryan Specialty provides eight (8) weeks of 100% paid parental leave for the birth, adoption, or legal placement of a child.

# Adoption Assistance

Adopting a child can be expensive. Our adoption assistance program, through Benefit Resource Inc. (BRI) is here to help you and includes the following benefits.

- Reimburses 80% of expenses relating to adoption, up to \$5,000
- Reimburses 80% of expenses relating to special needs adoptions, up to \$10,000
- Expenses may include but are not limited to:
  - Public or private agency fees
  - Court costs and legal fees
  - Foreign adoption fees
  - Medical costs
  - Transportation costs



# Milk Stork

## Breast Milk Delivery Service for Traveling Moms

As a mother of an infant, traveling can be stressful. It can be even more stressful if you're breastfeeding and trying to ensure the baby has your milk when you're not home. Milk Stork provides refrigerated, express shipping, or easy toting of breast milk home to your baby while you are traveling. Simply call Milk Stork, pay for the service directly, and then we will issue you a 100% reimbursement for business travel, up to \$500 per calendar year.

Contact Milk Stork for information on this program. You can call member services at **877.242.1306**, Monday-Saturday, 6 a.m.-8 p.m. CST or visit [info@milkstork.com](mailto:info@milkstork.com).

# Ovia Health

Members enrolled in one of the Blue Cross and Blue Shield of Illinois medical plans have access to Ovia Health at no cost. By utilizing the Ovia Health mobile app, you can access maternity and family support throughout your entire parenthood journey, including:

- Unlimited messaging with registered nurse health coaches to ask all your questions
- Health assessment and symptom tracking
- Personalized health and wellness programs in infertility, breastfeeding, mental health, birth planning, preterm delivery, and more
- Career and return-to-work programs
- Child's development checklist
- Pregnancy calendar and daily baby updates

The Ovia Health app can be found in the app store, when signing up be sure to choose "I have Ovia Health as a benefit" before tapping "Sign-up" and select BCBSIL as your health plan and enter Ryan Specialty.



# Jewelry Insurance

Ryan Specialty is pleased to introduce and offer a brand-new voluntary benefit with the Philadelphia Insurance Company. This new benefit is designed to provide coverage for your jewelry. You may purchase coverage anytime and your plan may help cover or offset the costs of having your possession replaced, restored, or reconstructed. For any questions on this benefit contact [HR@ryansg.com](mailto:HR@ryansg.com).

# PerkSpot

Ryan Specialty is pleased to partner with PerkSpot to offer deals and discounts on various categories such as clothing, cell phones, computers, electronics, tickets, entertainment, travel, hotels, flowers, gifts, gym memberships, home and auto insurance, restaurants, and more. You can browse deals by brand or category, discover curated and personalized discounts relevant to your interests, and enjoy savings on a variety of products and services. This value add is available at no cost to you and is accessed by visiting [ryanspecialty.perkspot.com](https://ryanspecialty.perkspot.com).



# Homethrive

Caring for an older family member can be confusing and overwhelming. Homethrive Concierge Services can identify a range of affordable—or even free—services to assist with a variety of needs including:

- **Home care** provides in-home support for tasks such as bathing, dressing, eating, and daily activities
- **Home health** provides in-home support through medically trained staff for assistance administering medication
- **Home modifications** includes installations of home safety devices
- **Access to rides** from door-to-door help in a wheelchair to assistance booking Uber
- **Home cleaning** to help with light to heavy household cleaning
- **Handyman services** to help with miscellaneous needs
- **Convenient deliveries** for groceries, meals, medication, or personal care product delivery

To register with Homethrive visit <https://signup.homethrive.com/>. Enter your personal information and Ryan Specialty Group, LLC in the Employer line. Enter your work email to verify Ryan Specialty's Homethrive services and follow the prompts to complete registration.

# Total Pet Plan

Your pets are part of your family, and you'll do anything to keep them healthy and happy. With the cost of pet care on the rise this isn't always easy. The Total Pet Plan can make pet care more affordable. Enroll in the plan and get the same high-quality products and services your pets are used to at a lower price. Please note: this plan does not work like traditional insurance; it allows members to receive a 25% discount off their veterinarian bill when they visit an in-network vet. This plan also allows for members to receive discounts on certain pet products and supplies. With Total Pet you'll receive:

- Up to 40% off on products such as prescriptions, preventatives, food, toys, and more. Shipping is always free and same-day pickup is available for most human-grade prescriptions. View available products and pricing at [petplusbenefit.com](https://petplusbenefit.com).
- After you enroll, you will receive instructions via mail and email on how to activate your online account with PetPlus. You can start shopping online as soon as you activate your account. You will also receive a PetPlus card available on your PetPlus dashboard as soon as you activate your account.
- You can shop online using your PetPlus membership at [PetCareRx.com](https://PetCareRx.com). Savings are automatically applied at checkout. You can take your pet's prescription and PetPlus Rx card to any participating pharmacy.
- 25% savings on all of your pet's in-house medical services at participating vets. There are no exclusions due to age, health, pre-existing conditions, or type of pet. Visit [petbenefits.com/search](https://petbenefits.com/search) to locate a participating vet. Mention that you are a Pet Assure member when you call to make an appointment. If a veterinarian you would like to visit does not participate, you can invite them to join by clicking the "Invite to Pet Assure" button and an email will be sent inviting them to join.
- AskVet—a 24/7 pet telehealth service available for real-time vet support even when your vet's office is closed and provides unlimited support on your pet's health, wellness, behavior, and more.
  - To access AskVet, log into your PetPlus account and click "Connect Now" on your dashboard to chat with an AskVet veterinarian.
- Access to lost pet recovery service with durable tags that can be scanned from any smartphone to access your contact information. This helps lost pets return home quicker than a microchip and its easy to update your information online with no need to request a new tag.
- Visit [petbenefits.com](https://petbenefits.com) or call **800.891.2565** for more information or if you have any questions on services provided.

Please note this is not pet insurance. This program offers instant savings on pet care services without any paperwork.

	Cost Per Month
One Pet	\$11.75
Two or More Pets	\$18.50



# A Resource for You and Your Family

VISIT [BENEFITS.RYANSG.COM](https://benefits.ryansg.com) TODAY! IT'S A ONE-STOP-SHOP FOR ALL YOUR BENEFITS INFORMATION, IMPORTANT LINKS, AND ENROLLMENT.



For ease at accessing the vendor and carrier programs available to you as an Ryan Specialty employee, please take time to download these apps via the Apple Store or Play Store.

**SAP Concur**



**Concur for Mobile—  
Expense Management  
System**



BlueCross BlueShield  
of Illinois

**Medical and Prescription:  
BCBSIL—Blue Cross and  
Blue Shield of Illinois—  
Medical Provider\***

**MDLIVE**

**MDLive—Talk to a  
Doctor 24/7**



Always Designing  
for People™

**ADP—Payroll Management  
System**



**Flexible Spending Account:  
Benefit Resource Inc.—  
Parking and Transportation**



**Dental: MetLife**



**Life/Disability: Voya**



**Vision: VSP**



A MetLife Company

**Legal: Hyatt Legal Plans**



Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

# Contact Information

	Website/Email	Telephone
<b>Benefit Service Center</b>		
	Alight Portal found in Employee Central by selecting Ryan Specialty Group Benefits or visit <a href="https://digital.alight.com/rsg">digital.alight.com/rsg</a>	<b>833.964.3574</b> Hours: 8 a.m.–6 p.m. CST, Monday–Friday
<b>Medical</b>		
BCBS	<a href="https://www.bcbsil.com">www.bcbsil.com</a>	<b>800.828.3116</b>
<b>Dental</b>		
MetLife	<a href="https://www.metlife.com/dental">www.metlife.com/dental</a>	<b>800.942.0854</b>
Group Number: 229496		
<b>Vision</b>		
Vision Services Plan (VSP)	<a href="https://www.vsp.com">www.vsp.com</a>	<b>800.877.7195</b>
Group Number: 30022223		
<b>401(k) Retirement Savings Plan</b>		
Empower Retirement	<a href="https://www.empowermyretirement.com">www.empowermyretirement.com</a>	<b>844.465.4455</b>
<b>Health Savings Account (HSA)</b>		
HealthEquity	<a href="https://www.my.healthequity.com">www.my.healthequity.com</a>	<b>844.396.0226</b>
<b>Healthcare FSA, Dependent Care FSA, Transit FSA, Parking FSA, Adoption Assistance</b>		
Benefit Resource Inc. (BRI)	<a href="https://www.benefitresource.com">www.benefitresource.com</a> Company ID: RSG	<b>800.473.9595</b>
<b>Life Insurance, AD&amp;D, Short Term Disability, Long Term Disability</b>		
Voya	<a href="https://www.voya.com">www.voya.com</a>	Leave Management/STD/LTD/FMLA: <b>888.973.3652</b> Life claims: <b>888.238.4840</b> Accident/Critical Illness/Hospital Indemnity: <b>877.236.7564</b>
<b>Employee Assistance Program</b>		
Lyra	<a href="https://lyrahealth.com">lyrahealth.com</a>	<b>877.505.7147</b>
<b>Bank of America</b>		
Bank of America	<a href="https://go.bofa.com/RSG">go.bofa.com/RSG</a>	<b>888.383.7200</b>
<b>AIG Travel Assistance</b>		
Policy #: GTP <b>000.915.3949</b>	<a href="https://www.aig.com/us/travelguardassistance">www.aig.com/us/travelguardassistance</a>	Within the U.S.: <b>877.244.6871</b> Outside the U.S.: <b>715.346.0859</b>
<b>Credit Union</b>		
Alliant Credit Union	<a href="https://www.alliantcreditunion.org">www.alliantcreditunion.org</a>	<b>800.328.1935</b>
<b>Allstate Universal Life Insurance with Long Term Care Benefits HR</b>		
	<a href="https://www.groupptci.com/ryansg">www.groupptci.com/ryansg</a>	<b>800.228.4192</b>

# 2024 RYAN SPECIALTY BENEFITS ENROLLMENT GUIDE

	Website/Email	Telephone
MetLife Legal Plan		
Access Code: 9902891	<a href="http://www.legalplans.com">www.legalplans.com</a>	800.821.6400
Milk Stork		
	<a href="http://www.milkstork.com">www.milkstork.com</a> <a href="http://support.milkstork.com/hc/en-us">support.milkstork.com/hc/en-us</a>	877.242.1306
Calm		
	<a href="http://calm.com/b2b/RSG/subscribe">calm.com/b2b/RSG/subscribe</a>	
Allsup		
	<a href="http://allsup.com">allsup.com</a>	
Homethrive		
	<a href="http://www.homethrive.com">www.homethrive.com</a>	888.777.2199
LifeLock		
	<a href="http://www.gendigital.com/us/en/partner/employee-benefits/premier-plan/">www.gendigital.com/us/en/partner/employee-benefits/premier-plan/</a>	800.607.9174
Jewelry Insurance		
	<a href="mailto:HR@ryansg.com">HR@ryansg.com</a>	
PerkSpot		
	<a href="http://ryanspecialty.perkspot.com">ryanspecialty.perkspot.com</a>	
Total Pet Plan		
	<a href="http://petbenefits.com">petbenefits.com</a>	800.891.2565









This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.