2025

BENEFITS OVERVIEW

RYAN SPECIALTY

Important Enrollment Information

- Participation in the Flexible Spending Accounts (health care and dependent care) and Health Savings Account elections require **action** for participation.
- Changes during Open Enrollment can be made up until the November 15th deadline.
- Enrollment is managed through the Alight platform-SSO access is through the US Benefits Portal in Workday.
- Those who are enrolled in any part of Medicare or will be enrolling in Medicare in 2025 cannot participate in the Health Savings Account.
- For members enrolled in the High Deductible plan, Ryan Specialty will contribute $500 for self-only coverage and $1,000 for all other coverage, into the Health Savings Account.

Open Enrollment closes at 11:59 p.m. CST on November 15th, don't wait!

What's New/Changing for 2025

- The IRS has released new 2025 limits for the following:
  - Health Savings Account
  - Health Care Flexible Spending Account
  - Monthly Commuter Spending Account limits for both transit and parking
  - Dependent Care Flexible Spending limits will remain unchanged
- Ryan Specialty is now partnering with Health Advocacy Solutions (HAS) to provide navigation and educational support for all your benefits questions and needs.
- Teladoc will provide diabetes management and support – eligible participants will receive a free blood glucose monitor, unlimited test strips, and access to health coaches.
- Traditional pet insurance will now be available to elect in place of the pet discount program.
- Accident, Hospital Indemnity, and Critical Illness plans have been enhanced with no changes to employee contributions.
- Frame allowance increase from $200 to $225 for those enrolled in vision coverage.
- Implementation of a formal tuition reimbursement program.

Qualifying Life Event

- Outside of Open Enrollment, you typically cannot make changes to your benefits unless you have a qualifying event, which may include:
  - Addition of a dependent due to birth, adoption, marriage
  - Loss of coverage due to spouse's employment status, divorce, or dependents or employees turning 26
- Employees have 30 days from the date of the event to make changes to benefits.
- It is important to contact HR before the event to ensure there is no gap in coverage. If you need assistance with enrollment, please contact the team at Alight at 833.964.3574 or via email at RYA.Assist@alight.com.

Medical and Prescription Plan

Blue Cross Blue Shield IL Medical Plan Options

	Gold PPO		Silver PPO		High Deductible Health Plan with HSA	
Benefit Feature	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible						
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
Coinsurance	10%	40%	20%	40%	10%	40%
Out-of-pocket Maximum						
Individual (incl. deductible)	$3,000	$6,000	$4,500	$9,000	$5,000	$10,000
Family (incl. deductible)	$9,000	$18,000	$13,500	$27,000	$12,000	$24,000
Preventive Benefits	0%	40%	0%	40%	0%	40%

All members can expect to receive a new medical ID card for the 2025 plan year.

Premiums are based on 24 pay periods in the 2025 calendar year. Although you are paid bi-weekly, you will not see deductions from 2 of your 26 pay periods. You will not have benefit deductions held from your 01/31/2025 and 08/29/2025 paychecks. You will see 401(k) deductions on all 26 paychecks.

NEW Blue Cross Blue Shield IL Resources

Health Advocate Solutions (HAS)

- Your Health Advocate can help you with all your questions, including:
  - Understanding your benefits
  - Scheduling appointments
  - A chronic illness or a new diagnosis
  - An upcoming surgery
  - Getting pre-authorization for a test
  - Saving money on health care
  - Prescription drug questions
- For more information or to reach a Health Advocate, call 855.649.9633

BlueCross BlueShield of Illinois

Teladoc (formerly Livongo)

- Managing diabetes is easier with the Diabetes Management Program by Teladoc Health (formerly Livongo).
- You will receive a smart blood glucose meter, strips, and lancets at no additional cost to you - shipped right to your door when you are running low. Focus on your health with personalized coaching, feedback and on-demand lessons.
- This program is only available to employees enrolled in one of the Ryan Specialty medical plans.

Teladoc HEALTH

Blue Cross Blue Shield IL Resources

There are many resources available to you and your family as Blue Cross and Blue Shield members.

- 24/7 NurseLine
- Provider Finder—Cost Transparency
- Blue365—Discounts
- Fitness Program

Option	Base	Core	Power	Elite
Monthly Fee	$19	$29	$39	$129
Gym Facility Network Size	3,000	7,500	12,000	12,400
$19 initiation fee				

  - Existing 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
- Well onTarget
  - Free online member wellness portal

Lyra & Hinge Health

- Lyra is Ryan Specialty's mental health support and employee assistance program. Lyra provides coaching, therapy, education, and 24/7/365 dedicated care navigation support for every need including:
  - Stress
  - Anxiety
  - Depression
  - Substance use
  - Sleep issues
  - Relationship conflicts
- Lyra is available to all Ryan Specialty employees **and their dependents** (up to 8 visits). After 8 visits, members enrolled in a BCBSIL plan can continue utilizing Lyra as an in-network benefit.
- On average Lyra can schedule your therapy appointment to take place in 1.3 days
- Visit RyanSpecialty.LyraHealth.com or call 833.824.1790 to get started

- Hinge Health provides one-on-one virtual physical therapy sessions for members:
  - Suffering from Back pain
  - Experiencing Joint pain
  - Attempting to prevent injuries
  - Experiencing chronic pain
  - Recovering from injuries
  - Preparing or recovering from surgery
- Employees and dependents 18+ and enrolled in the BCBSIL medical plans are eligible to participate
- Members who participate will receive access to a personal care team including a physical therapist and a health coach and wearable sensors and a tablet to use during sessions

FSAs and HSA

- The **Healthcare FSA** is pre-tax funds used for eligible healthcare expenses for you and your family.
- The **Dependent Care FSA** is pre-tax funds used for eligible dependent care expenses you incur from having to work.
- The **Commuter FSA** is pre-tax funds used for eligible commuting expenses you incur from having to work.
- The **Health Savings Account (HSA) is an employee** owned tax-sheltered bank account available for current or future medical expenses.

	Healthcare FSA	Dependent Care FSA	Commuter FSA	Health Savings Account (HSA)
2025 Annual Maximum	$3,300	$5,000	Commuter Monthly Maximum: Transit $325 Parking $325	$4,300 Employee $8,550 Employee + Dependents (Additional $1,000 for age 55 or older)
Rollover Funds	No	No	Yes	Yes
Medical Enrollment Requirement	No, cannot be enrolled in the HDHP	No	No	High Deductible Health Plan (HDHP)
Employer Contribution	No	No	No	$500 Employee $1,000 Employee + Dependents

Dental Plan

MetLife Dental Plan Benefit Summary

Dental		
Coverage Tier	In-Network	Out-of-Network
Annual Deducible	$50 – individual $150 – family	
Type A – Preventive	Plan pays 100% not subject to deductible	
Type B – Basic	Plan pays 90%	Plan pays 80%
Type C – Major Restorative	Plan pays 60%	Plan pays 50%
Type D – Orthodontia	Plan pays 50%	
Orthodontia Lifetime Maximum (children and adults)	$2,000	
Calendar Year Maximum	$2,000	

Your deductions for dental are based on 24 pay periods in the 2025 calendar year. Although you are bi-weekly, you will not see deductions from 2 of your 26 pay periods. You will not have benefit deductions held from your 01/31/2025 and 08/29/2025 paychecks.

Vision Plan

VSP Vision Plan Benefit

Vision		
Coverage Tier	In-Network	Out-of-Network
Well Vision Exam (one exam per 12-month period)	$10 copay	$45
Spectacle Lenses (one exam per 12-month period) Single Vision Bifocal Trifocal	 $20 copay $20 copay $20 copay	 $30 $50 $65
Frames (per pair, one pair per 12 month period)	**$225 allowance** 20% discount on amount over allowance	$70
Elective Contact Lenses (one allowance and one exam every 12 months, contacts in lieu of frames)	**$225 allowance for contact lenses** Contact lens exam not to exceed a $60 copay	$105

Your deductions for dental are based on 24 pay periods in the 2025 calendar year. Although you are bi-weekly, you will not see deductions from 2 of your 26 pay periods. You will not have benefit deductions held from your 01/31/2025 and 08/29/2025 paychecks.

Life, Disability, and Income Protection

Voya Basic Life and AD&D Insurance Benefit Summary

- 100% company paid
- Life and Accidental Death and Dismemberment (AD&D) benefit equal to 2x your annual compensation
- Subject to plan maximum of **$2,000,000**
- Guaranteed issue: **$750,000**
- For benefit amounts over $50,000 the cost of insurance will be considered imputed income

*Employees may be required to complete evidence of insurability (EOI) for amounts above the guaranteed issue amount

Voya Voluntary Life and AD&D Insurance Benefit Summary

- You can choose to purchase additional Life and Accidental Death and Dismemberment (AD&D) Insurance
  - Employee
    - Up to 5× Salary rounded to the nearest $1,000
    - Maximum: $2,000,000 (amount)
    - Guaranteed issue: $300,000 (includes basic life amount)
  - Spouse
    - Up to 100% employee amounts in increments of $5,000
    - Maximum: $500,000
    - Guaranteed issue: $25,000
  - Child
    - An amount in increments of $2,000
    - Maximum: $10,000
    - Guaranteed issue: $10,000

Empower Retirement Savings 401(k)

- Ryan Specialty offers a 401(k) savings plan to help you save for your retirement and create the future you want
- Your total contributions for the Traditional and Roth options may add up to $23,500* annually with an additional $7,500* catch-up contribution if you are over age 50
- Ryan Specialty may make a discretionary matching contribution on an annual basis. Last year the match was 50% of your Before-Tax and Roth contributions, excluding catch-up contributions

*contribution limits subject to change

Other Benefits

Ryan Specialty Other Benefits

- **Short term disability (STD)** insurance covers a percentage of your salary should a serious health condition keep you from working.
- **Long term disability (LTD)** insurance covers a percentage of your salary when a serious health condition extends beyond the short-term disability benefit duration.
- **AIG Business Travel Accident (BTA)** provides protection when you travel for work. Coverage extends to personal travel taken during the course of a business trip and covers your eligible spouse or dependent children should they accompany you on a business trip.
- **Accident, Critical Illness, and Hospital Indemnity** provides financial protection should you have a covered accident, diagnosis of critical illness, or hospital stay. These plans can be elected independently of one another and have been enhanced with no changes to employee contributions.
- **Legal Plan** provides fully covered attorney services for a wide array of frequently utilized legal services for personal legal matters.

Ryan Specialty Other Benefits Cont'd

- **Calm** is a mobile application which can help reduce stress, improve sleep, and lower anxiety. Download the Calm app today and register through the unique employer link: www.calm.com/b2b/rsg/subscribe
- Caring for an older family member? **Homethrive Concierge Services** can help identify affordable services to assist with home care, in-home healthcare, handyman services, access to transportation, and home cleaning services.
- Ryan Specialty employees are offered special banking benefits through **Bank of America**. Employees can get no-fee banking services when your Ryan Specialty payroll is direct deposited into an existing or new personal Bank of America checking or savings account. Employees also have access to financial education and investment products.
- **Jewelry Insurance** offers coverage for your valuable items. You may purchase coverage anytime and your plan may help cover or offset the costs in the event your jewelry is lost, stolen, or disappears.
- **Identity Theft** with LifeLock by Norton helps make sure you and your family are protected in the event your identity is stolen. Coverage includes credit, checking, and savings account alerts, online account monitoring, and 24/7 live member support.

Ryan Specialty Other Benefits Cont'd

- PerkSpot offers deals and discounts on various categories such as clothing, cell phones, electronics, entertainment, travel, gifts, gym memberships, restaurants and more! You can browse deals by brand or category and discover personalized discounts relevant to your interests. Visit RyanSpecialty.PerkSpot.com to find discounts today!
- **New for 2025!** Ryan Specialty is partnering with Wishbone Pet Insurance, which is accepted at any vet in the US, including emergency hospitals. Pet health insurance is an insurance policy that covers the cost of veterinary care if your pet experiences an accident or illness. To get a quote and enroll visit www.wishboneinsurance.com/ryanspecialty
  - If you are already enrolled in the Pet Discount program, you will be able to continue utilizing, however it will be administered independently and not through Ryan Specialty beginning 1/1/2025. For more information, contact your HR department.

Reminders…

- Health Care and Dependent Care Flexible Spending Accounts: Employees have until March 15, 2025 to use 2024 funds and until March 31, 2025 to submit receipts for reimbursement for services incurred in 2024.
- Employees will not receive new cards for the Health Savings Account or Flexible Spending Accounts if participation continues into 2025. Only those that are new to these benefits will receive cards in the mail before the start of the new year.
- All employees participating in medical insurance in 2025 will be receiving new cards.
- Dental and vision insurance do not provide cards. Employees can create an account online with the carriers or download their apps to their smart phone. The group number and SSN is enough information to run a claim through.
- The HAS portal is live! Please feel free to use that for any questions related to medical insurance.

Need help with enrollment? Employees can call the team at Alight at **833.964.3574** or via email at **RYA.Assist@alight.com**

Questions?

- **Call Benefit Service Center**: 833.964.3574
  8 a.m.-6 p.m. CT (M-F)
- Review the Benefits Guide or visit **benefits.ryansg.com**
- Employees can reach out to **HR@ryansg.com** to connect with a member of the Benefits Team.

Annual Enrollment:
November 4th
through
November 15th

Carrier Resources

	www.bcbsil.com
HealthEquity	www.my.healthequity.com
MetLife	www.metlife.com
vsp	www.vsp.com
VOYA FINANCIAL	www.voya.com
Hyatt Legal Plans A MetLife Company	www.legalplans.com