





Employee Benefits Overview 2025 Plan Year

INTRODUCTION, BENEFIT PHILOSOPHY, OPEN ENROLLMENT & BENEFIT UPDATES

The following is a brief summary of available benefits effective January 1, 2025 through December 31, 2025. Please refer to the actual plan documents for additional details specific to each plan. If there is a discrepancy between these summaries and the actual plan document, the plan document will govern.

ALLIANZ TRADE BENEFIT PHILOSOPHY

Allianz Trade is committed to providing associates and their families with a comprehensive benefits package that offers high quality healthcare and encourages individual responsibility for maintaining good health.

2025 PLAN YEAR ENROLLMENT

All eligible new hires will be able to enroll in benefits effective first of the month following first 30 days of employment. Open Enrollment will take place from November 4, 2024 through November 15, 2024. This will be your only opportunity to elect and enroll in the benefit plans offered by Allianz Trade. Once Open Enrollment has ended, you may not enroll or make changes to your 2025 benefit elections without a qualifying life changing event. A qualifying life changing event is defined by any type of change of lifestyle such as birth and/or adoption of a child, marriage, divorce, death of a spouse or child, or termination of employment of a spouse. If a change of lifestyle event occurs you must notify Human Resources within 30 days of the change to make any changes to your coverage.





2025 BENEFIT PACKAGE HIGHLIGHTS

Given the rising healthcare costs, and our continued commitment to improving the health and well-being of our associates, Allianz Trade is happy to maintain a rich benefit package with minimal changes to coverage and cost. Effective January 1, 2025:

- The in-network deductible has increased to \$1,650 for an individual and \$3,300 for a family due to IRS guidelines.
- Allianz Trade has increased the funding for associates' HSAs by contributing \$825 for individuals and \$1,650 for families. Employer contributions will be prorated for new hires based on benefits eligibility date.
- The Prescription Drug plan through Cigna will follow the Traditional 4-Tiered Formulary. There could be changes to certain drugs offered as generic alternatives. You can check the status of your current medications through the Drug List (Cigna.com/PDL).
- New in 2025, Allianz Trade will offer two offerings for Pet Benefits- Total Pet Plan which is comprehensive coverage and Wishbone which is coverage for accidents and other wellness related services.
- Associates waiving coverage in the Allianz Trade medical plan will no longer receive a \$50 per pay waiver credit.
- For Home Office Associates enrolled in the Commuter plan through WEX, Allianz Trade will contribute \$60 if there is at least a \$30 contribution by the Associate.
- The dental plans through Delta Dental have been enhanced to now include white composite fillings beginning in 2025.



MEDICAL PLAN - Cigna

MEDICAL PLAN - Cigna Choice Fund Open Access Plus HSA

Have carrier or provider access questions for medical coverage enrollment? Please call 1-888-806-5042.

Allianz Trade offers one medical plan through Cigna. In-network benefits under this plan provide medical coverage with a plan year deductible of \$1,650 for individual coverage and \$3,300 for all other coverage levels. After the deductible is met, expenses are generally covered at 90%. Visits to a primary care physician or specialist require no co-pay, however may be subject to deductible and/ or coinsurance. Preventative care is covered at 100%. When accessing care out-of-network, physician and specialist visits are covered at 70% after the plan year deductible of \$3,000 for individuals and \$6,000 for all other coverage levels.

MDLIVE Virtual Medical and Behavioral Care

Life is demanding. It's hard to find time to take care of yourself and your family members as it is, never mind when one of you isn't feeling well. That's why your health plan through Cigna includes access to virtual medical and behavioral care. Whether it's late at night and your doctor or therapist isn't available or you just don't have the time or energy to leave the house, you can:

- · Access care from anywhere via video or phone.
- Get minor medical virtual care 24/7/365 even on weekends and holidays.
- Schedule a behavioral/mental health virtual care appointment online in minutes.
- Connect with quality board-certified doctors and pediatricians as well as licensed counselors and psychiatrists.
- Have a prescription sent directly to your local pharmacy, if appropriate.

THE HEALTH SAVINGS ACCOUNT (HSA)

The HSA can help you prepare for future healthcare costs. It is similar to a 401(k) in that pre-tax contributions reduce your taxable income. Also like the 401(k), the account is portable - it is yours if you leave the company or switch to another medical plan. The total annual contribution to the HSA is limited to \$4,300 for individuals (\$825 company contributions plus your optional pre-tax contribution up to \$3,475) and \$8,550 for families (\$1,650 company contribution plus your optional pre-tax contribution up to \$6,925). If you are over 55, you can contribute an additional \$1,000 annually. 401(k) contributions are taxed when you withdraw them, but HSA contributions are tax-free when used for qualified medical expenses. You may only spend the HSA funds that are available in your account. On January 15, 2025, the company will deposit \$225 into the HSA of anyone who has individual coverage and \$450 into the HSA of anyone who is covering a dependent on the health plan. Throughout the year, individuals will be funded \$25 and associates with dependent coverage will be funded \$50 per pay which will be deposited into your HSA.

Individual Plans (up to \$825)				
Benefit Effective Date	Initial Amount to Fund	Per Pay Funding Amount	Maximum Company Liability	Total
Jan- March	\$225	\$25	\$600	\$825
April-June	\$175	\$25	\$450	\$625
July-Sept	\$125	\$25	\$300	\$425
Oct-Dec	\$100	\$25	\$100	\$200

Family Plans (up to \$1,650)				
Benefit Effective Date	Initial Amount to Fund	Per Pay Funding Amount	Maximum Company Liability	Total
Jan- March	\$450	\$50	\$1,200	\$1,650
April-June	\$350	\$50	\$900	\$1,250
July-Sept	\$250	\$50	\$600	\$850
Oct-Dec	\$150	\$50	\$200	\$350



MEDICAL PLAN SUMMARY

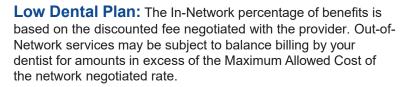
	Cigna Choice Fund Open Access Plus HSA		
Summary of Services	In-Network	Out-of-Network	
Maximum Benefit	Unlimited	Unlimited	
Deductible (Individual/Family)	\$1,650/\$3,300	\$3,000/\$6,000	
Coinsurance	10%	30%	
Out of Pocket Max (Individual/Family)	\$2,200/\$4,400	\$6,600/\$13,200	
Physician Office Visit	Deductible then covered at 90%	Deductible then covered at 70%	
Well Child Care	Covered 100%	Covered 100%	
Preventative Care	Covered 100%	Covered 100%	
Inpatient Care	Deductible then covered at 90%	Deductible then covered at 70%	
Outpatient (Surgical Services)	Deductible then covered at 90%	Deductible then covered at 70%	
Emergency Room	Deductible then covered at 90%	Deductible then covered at 90%	
Urgent Care	Deductible then covered at 90% Deductible then covered at 90%		
CIGNA Pharmacy (30 Day Supply)	Tier 1 - Deductible then,10%; Tier 2 - Deductible then,10%, Tier 3 - Deductible then,10%		
Mail Order Drug Benefit (90 Day Supply)	Tier 1 - Deductible then,10%; Tier 2 - Deductible then,10%, Tier 3 - Deductible then,10%		

Cigna Choice Fund Open Access Plus HSA				
Plan Per Pay Deduction				
Associate Only	\$94.47			
Associate & Spouse or Domestic Partner	\$237.36			
Associate & Child(ren)	\$183.86			
Family	\$310.33			



Allianz Trade offers two dental plan options through Delta Dental. With Delta Dental insurance you can receive services from any dentist; however, you will maximize your savings if you select a dentist in-network. Each covered member is allowed oral exams and cleanings twice within a 12 month period. Both dental plans have been enhanced to include white composite fillings.

High Dental Plan: The In-Network percentage of benefits is based on the discounted fee negotiated with the provider. The Out-of-Network benefit is paid at the 80th percentile of the usual and customary rates in the geographic area in which the expenses are incurred. The member may be subject to balance billing from the dentist if their charges exceed the 80th percentile.





HIGH AND LOW DENTAL PLANS

Type of Benefit	Delta Dental Premier Dentist	Delta Dental Premier Dentist Non-Delta Dentis	
Maximum Contract Allowance	PPO Contracted Fees	Premier Contracted Fees	80th Percentile (High) PPO Contracted Fees (Low)
Plan Year Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Annual Maximum	\$2,250	\$2,250	\$2,250
Preventative & Diagnostic	100%	100%	100%
Basic Dental Services	80%	80%	80%
Major Dental Services	50%	50%	50%
Orthodontics	50%	50%	50%
Lifetime Maximum for Orthodontia	\$1,500	\$1,500	\$1,500

^{*}Deductible is waived for Preventive, Diagnostic and Orthodontia services

ASSOCIATE COST PER PAY PERIOD-DENTAL RATES

Plan	Associate Only	Associate & Spouse (or DP)	Associate & Child(ren)	Family
High Dental	\$5.54	\$12.97	\$16.16	\$24.97
Low Dental	\$4.41	\$11.03	\$14.19	\$21.28

^{*}Out-of Network services may be subject to balance billing by your dentist for amounts in excess of the 80th percentile of the usual and customary rate

VISION PLAN – VISION SERVICE PROVIDERS (VSP)

Allianz Trade is offering vision care coverage through Vision Service Providers (VSP). VSP offers a network of 30,000 doctors in 21,000 offices across the country. Participating retail chains include Sam's Club and Walmart. Benefits are based on your use of a participating or non-participating VSP vision provider. Every 12 months you are eligible for an eye exam and lenses or contact lenses. You are eligible for frames once every 24 months in lieu of contact lenses. You can view the VSP website at www.vsp.com or by calling member services 1-800-877-7195.

VISION SERVICE PROVIDERS (VSP)		
Type of Benefit	Participating Doctor	Non-Participating Doctor (plan allowance less co-pay)
Exam	\$10 co-pay	Up to \$45
Single Vision	\$25 co-pay	Up to \$30
Bifocal	\$25 co-pay	Up to \$50
Trifocal	\$25 co-pay	Up to \$65
Progressive Lens	\$55 co-pay	Up to \$50
Frames	Up to \$130	Up to \$70
Contact Lenses (elective)	Up to \$120	Up to \$105

ASSOCIATE COST PER PAY PERIOD-VISION RATES

Plan	Associate Only	Associate & Spouse (or DP)	Associate & Child(ren)	Family
VSP Vision	\$0.58	\$1.04	\$1.81	\$1.87







FLEXIBLE SPENDING ACCOUNTS - WEX

Full Purpose FSA (for those who are not enrolled in the CIGNA Choice Fund Open Access Plus HSA) - The full purpose Healthcare Spending Account helps pay for medical expenses including Health/Dental/Vision deductibles, co-insurance and co-payments, prescriptions, vision care, including glasses, other dental expenses, including orthodontia, and certain overthe-counter medications. The Healthcare Spending Account limit is \$3,300 per year in 2025.

Limited Purpose FSA (for those who are enrolled in the CIGNA Choice Fund Open Access Plus HSA) - The limited purpose Healthcare Spending Account helps pay for dental and vision expenses including deductibles, co-insurance and co-payments, glasses, other dental expenses, orthodontia, and certain eligible over-the-counter medications. The Healthcare Spending Account limit is \$3,300 per year in 2025.

Dependent Care Account - The Dependent Care Spending Account provides tax relief for childcare costs for children up to age 13 and adult daycare. Your "careworker" must have a social security number or a tax ID number. The Dependent Care Spending Account maximum is \$5,000 per year per household.

Parking and Transit

The Commuter benefit through WEX allows associates to pay for transportation to and from work or pay for parking near your place of employment – tax free. The IRS sets the maximum dollar amount you can set aside each month as a part of your Commuter benefit.

Employees may contribute a maximum of \$325 per month to their elected Parking or Transit account. Home Office associates can select EITHER Parking or Transit (not both). Any money contributed to your transit or parking benefit rolls over every month until it is used or you are no longer eligible.

Parking: Employees must contribute at least \$30 a month to receive the employer contribution of \$60. Funds can only be used for parking by or near the office.

Transit: Employees must contribute at least \$15 a month to receive the employer contribution of \$30. Bus. train, subway. ferry, water taxi, etc would be considered an eligible expense for this benefit. Ineligible uses of funds would be parking, Uber, bike sharing services.

*Please visit WEX's website for a full list of eligible Parking and Transit expenses.



LIFE AND AD&D INSURANCE - THE HARTFORD

Allianz Trade provides, at no cost to all eligible associates, a basic benefit of one times the associate's annual salary up to \$200,000 in Life and AD&D coverage.

Associates may apply to purchase additional life insurance in increments of \$10,000 to a maximum of \$400,000.

The guaranteed issue amount, the amount you can elect without EOI, is the lesser of \$250,000 or 3 times your

Additionally associates can apply to purchase dependent life insurance. Spouse life insurance may be purchased in increments of \$10,000 increments up to \$100,000. Child life insurance may be purchased in \$5,000 increments up to \$20,000.



Associates may also purchase additional AD&D insurance in case of accidental death or catastrophic injury. It can be purchased for the associate and/or your family.

SHORT TERM DISABILITY - THE HARTFORD

Allianz Trade provides eligible associates with a Short Term Disability plan. The benefit will pay 60% of the associate's weekly earnings up to a maximum of \$3,500 per week. Benefits begin on the 8th consecutive day for an accident or sickness/illness and will be paid up to 26 weeks. The benefit is paid on a weekly basis.

LONG TERM DISABILITY - THE HARTFORD

Allianz Trade provides eligible associates the opportunity to purchase a voluntary Long Term Disability plan. The benefit will pay 60% of the associate's monthly base earnings up to a maximum monthly benefit of \$12,000. Benefits will begin after the 180 day elimination period and will be paid for the duration of the disability. The benefit is paid on a monthly basis.

GROUP VARIABLE UNIVERSAL LIFE - METLIFE

Allianz Trade provides eligible associates a Group Variable Universal Life (GVUL) plan. By utilizing the GVUL investment features, associates can access the cash value during their lifetime for expenses, such as education, real estate, postretirement medical programs or retirement.

401(k) PLAN - EMPOWER

Allianz Trade offers a 401(k) plan administered by Empower to provide associates the potential for future financial security for retirement. The company will match 100% of all employee contributions up to a maximum of 3%.

DISCRETIONARY 401(k) CONTRIBUTION

In addition to the 401(k) employer match, Allianz Trade offers up to a 6% discretionary contribution to each eligible associate.

ALLIANZ FUND INVESTMENT PROGRAM

The program provides employees with the opportunity to purchase PIM CO and AllianzGI fund on preferential terms online through a Charles Schwab brokerage account.

EMPLOYEE SHARE PURCHASE PLAN (ESPP)

The plan is an opportunity for you to invest in Allianz and to invest in yourself. Full-time associates working at least 20 hours per week and hired on or before August 1st are eligible to purchase Allianz Shares. For every \$3 associates invest, Allianz Trade will invest another \$1.

EAP PROGRAM - BUSINESS HEALTH SERVICES

Allianz Trade offers an employee assistance program for all associates through Business Health Services. Associates and their dependents can confidentially consult with a member advocate from Business Health Services 24 hours a day on issues such as: Child and elder care issues, life improvement issues, difficulties in relationship, work/ family stress, personal achievement, financial planning, legal consultation, depression, etc.

HEALTH ADVOCACY SERVICES - HEALTH ADVOCATE

Allianz Trade will continue to offer health advocacy services at no charge to associates and family members to assist with navigating issues ranging from assisting with billing mistakes, resolving eligibility problems and claims issues, and identifying best in class medical institutions.

BUSINESS TRAVEL ACCIDENT AND GLOBAL MEDICAL - ACE

Allianz Trade offers ACE travel insurance for global medical coverage, medical evacuation, repatriation and travel AD&D at no cost to associates when traveling on business.

TUITION REIMBURSEMENT

Allianz Trade offers job related tuition reimbursement to all eligible associates at an amount up to \$5,000 per year for undergraduate courses and \$6,000 per year for graduate courses.

VOLUNTARY BENEFITS - AFLAC

Allianz Trade offers voluntary critical illness, cancer, hospital and accident insurance through AFLAC to help supplement vour other benefits.

PAID PARENTAL LEAVE

For any associate working at least 20 hours per week and one year of service, Allianz Trade offers a paid parental leave benefit of 100% pay for up to six (6) weeks for birth mothers, spouses, partners, foster and adoptive parents.



MISCELLANEOUS WORKPLACE BENEFITS

WORKING ADVANTAGE

Allianz Trade provides access to Working Advantage to all associates at no cost. This program provides discounts on hotels, concerts, airfare, gift cards and more!

PET BENEFITS

Employees will have the option to enroll in the WishBone and/or Total Pet Plans. Wishbone is coverage for accidents and other wellness related services. The Total Pet Plan is comprehensive coverage.

URONE BENEFITS

For associates and/or dependents who may become Medicare eligible, UROne Benefits provides assistance in understanding the Medicare options available and enrollment process. This service is provided at no cost.

LIFESTAGES - CYBERSCOUT

Lifestages with CyberScout is a company-funded program which gives you tips on protecting your personal data and offers support if you are impacted by identity fraud.

ADOPTION ASSISTANCE

Allianz Trade offers adoption assistance. Associates working at least 20 hours per week and have one year of service at the time of adoption, are eligible for financial assistance up to \$5,000 and 6 weeks of 100% paid parental leave.

GYM REIMBURSEMENT

Allianz Trade offers a gym reimbursement program. Associates can expense their gym membership fees and receive \$10/ month reimbursement.

WEIGHT WATCHERS

Allianz Trade provides access to a discounted corporate membership program with Weight Watchers.

COLLEGE SAVINGS RESOURCES

Allianz offers a free resource to assist with college savings and financial aid through savingforcollege.com.





RESOURCE DIRECTORY

BENEFIT CONTACT DIRECTORY				
Cigna Medical and Rx Customer Service: 1-800-244-6224 www.cigna.com Member Site: www.myCigna.com	Pre-Enrollment Assistance (One Guide) Employee resource for medical and enrollment questions Ph: 1-888-806-5042	MetLife GVUL Ph: 1-800-756-0124 https://mybenefits.metlife.com		
The Hartford (Life, STD, LTD) Claims and Coverage Inquiries: Toll-Free Ph: 1-800-331-7234 FMLA: 1-888-868-1911	Delta Dental Ph: 800-932-0783 www.deltadentalins.com	Vision Service Providers (VSP) Ph: 1-800-877-7195 www.vsp.com		
ACE Business Travel Accident & Global Medical 1-855-327-1414 www.acetravelassistance.net	Business Health Services (EAP) Ph: 1-800-327-2251 www.bhsonline.com username: Allianz	Health Advocate Ph: 1-866-695-8622 www.healthadvocate.com		
Charles Schwab Ph: 1-888-606-7420 www.schwab.com	WEX Customer Service Contacts Ph: 866-451-3399 Email: customerservice@discoverybenefits.com www.wexinc.com	Empower Ph: 1-844-465-4455 www.empowermyretirement.com		
Aflac Ph: 1-800-992-3522 www.aflac.com	LifeStages Cyber Scout Ph: 844-229-2253 www.Allianz-idtheft.com	Working Advantage Ph: 800-565-3712 www.workingadvantage.com Company Code: ALLIANZTRADE		
UROne Benefits Ph: 8-800-722-7331 Email: nmiklos@oswaldcompanies.com www.uronebenefits.com	HSA Bank Health Savings Account Ph: 1-800-244-6224 www.cigna.com	MDLIVE Virtual Medical and Behavioral Care Ph: 1-888-726-3171 Access on www.myCigna.com		
Pet Benefits Solutions Total Pet Plan Ph: 1-800-891-2565 www.petbenefits.com/land/allianz-trade	Wishbone Ph: 1-800-887-5708 www.wishboneinsurance.com/allianz-trade			

For any additional questions, please contact Human Resources directly at benefits.us@amer.allianz-trade.com

