



January 1, 2025 to December 31, 2025

Employee Benefits

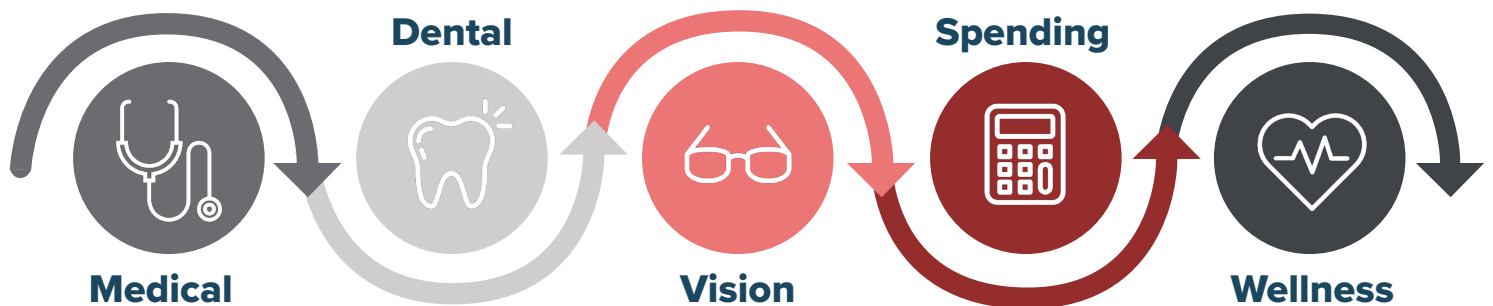
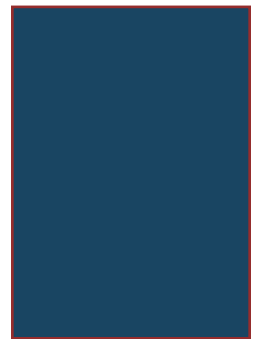


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Disclaimer

This guide summarizes the key features of the benefit plans for ENPOINTE. Refer to the plan documents for exact terms and conditions of coverage. If any conflict arises between this guide and the official plan documents, the terms of the actual plan documents or other applicable documents will govern in all cases. ENPOINTE reserves the right to change, modify or terminate the benefit plans at any time. This guide isn't a contract for purposes of employment or payment of benefits.

Welcome

ENPOINTE is proud to offer a comprehensive benefit package for you and your eligible dependents. Eligible employees, those who are scheduled to work at least 30 hours per week on a regular and continuous basis, who elect coverage through ENPOINTE group benefit plans begin their coverage the first day of the month following 30 days of employment. You may choose from the following benefits:

Benefit	Who Pays
Medical Benefits*	You and ENPOINTE
Health Savings Account*	You and ENPOINTE
Dental Benefits*	You and ENPOINTE
Vision Benefits*	You
Flexible Spending Accounts*	You
Basic Life and AD&D	ENPOINTE
Supplemental Life and AD&D	You
Short-Term Disability	You
Long-Term Disability	You and ENPOINTE
Accident Insurance*	You
Critical Illness Insurance*	You

*Pre-tax Benefits

Carrier	Customer Service Phone #	Website
Lincoln Financial Group Employee Assistance Program	(888) 628-4824	guidanceresources.com Login: LFGSupport Password: LFGSupport1
HealthPartners Medical	(800) 883-2177	healthpartners.com
Delta Dental of MN Dental	(800) 553-9536	deltadentalmn.org
VSP Vision Vision	(800) 877-7195	vsp.com
WEX Health Savings Account Flexible Spending Accounts	(866) 451-3399	wexinc.com
Lincoln Financial Group Life, Disability, Accident, Critical Illness,	(888) 628-4824	lincolnfinancial.com
Topline Financial Credit Union	(763) 391-9494	toplinecu.com

Eligibility

ENPOINTE is proud to offer a comprehensive benefit package for you and your eligible dependents. Eligible employees, those who are scheduled to work at least 30 hours per week on a regular and continuous basis, who elect coverage through ENPOINTE group benefit plans begin their coverage the first day of the month following 30 days of employment. You may choose from the following benefits:

Eligible Dependents

If you are eligible for coverage, you may also enroll eligible dependents.

Eligible dependents include: a legal spouse and/or dependent children up to age 26 who are naturally-born or legally-adopted or stepchildren regardless of marital or student status for medical plan; unmarried children up to age 26 for dental plans; and unmarried children up to age 19 (or age 26 if FT student) for our life plans. See HR for more details.

Qualified Status Changes

Annually, prior to our January renewal, you will be offered open enrollment for our benefit plans, during which time you can make election changes. The plans do not allow late enrollments, so other than your open enrollment, you cannot add or elect coverage for yourself or your dependents except for a qualifying status changes. Due to IRS Pre-tax election rules, you cannot terminate or change your pre-tax elections during the plan year unless you have an eligible qualifying event. You have 30 days from the qualifying event date to advise Human Resources that you need to make a change to your existing coverage. Eligible changes in status include:

- > Changes in your legal marital status including marriage, death of your spouse, divorce, legal separation or annulment.
- > Employment status changes including the start or end of employment or a change in work hours for you, your spouse or your dependent.
- > Your dependent satisfying or no longer satisfying the eligibility requirements due to age, or other circumstances.

Payroll Deductions by Coverage

Medical Benefits			
Coverage Tier	\$1500 Medical Plan*	\$2500 Medical Plan*	\$4500 HSA Plan*
Employee	\$109.58	\$82.37	\$61.45
Employee + Spouse	\$341.57	\$266.94	\$212.53
Employee + Child(ren)	\$312.35	\$244.17	\$191.84
Family	\$414.03	\$323.41	\$254.53

Employee cost is bi-weekly

*Tobacco users pay \$25 more per pay period

Dental Benefits	
Coverage Tier	Employee Cost Per Pay Period
Employee	\$4.92
Employee + One	\$11.92
Family	\$18.39

Vision Benefits	
Coverage Tier	Employee Cost Per Pay Period
Employee	\$2.19
Employee + Spouse	\$4.37
Employee + Child(ren)	\$4.68
Family	\$7.48

Accident Insurance	
Coverage Tier	Employee Cost Per Pay Period
Employee	\$4.68
Employee + Spouse	\$7.70
Employee + Child(ren)	\$8.25
Family	\$11.22

The cost for Critical Illness and Supplemental Life/AD&D is based on your age. Your payroll deduction will calculate when you enroll in the Paycor system.

HealthPartners

Open Access Network

Our plans through HealthPartners utilize the Open Access Network which offers you HealthPartners largest network of providers.

Online Health and Wellness Resources

Visit healthpartners.com and receive the latest health news articles, interactive quizzes, videos and podcasts on a wide variety of health interests and daily updates on all the latest health news. Your personalized home page is populated with personal health preferences, health history information and a relevant experience customized for each individual.

Virtuwell.com

Virtuwell.com is a 24/7 online clinic with Nurse Practitioners that treats common conditions like bladder infections, and sinus infections, pink eye and the flu. Each Member receives their e-visits FREE!

Doctor on Demand

Convenient, quick - see a doctor in minutes. Live video visits include assessment, diagnosis and prescriptions when necessary. Go to www.doctorondemand.com for more details. You pay a \$10 copay per visit.



Resources for Tobacco Cessation

Work with a health coach to set goals around tobacco use and vaping that fit your lifestyle. You'll get support and encouragement to reach your goals and live nicotine free. Plus, you can schedule phone calls or email your health coach when it works best for you.

Work at your own pace to:

- > Beat cravings
- > Relieve stress
- > Deal with tempting social situations
- > Adjust to life without tobacco and vape
- > Feel great

Member Services

Monday - Friday, 7am - 7pm

Call the number on the back of your card
(952) 883-5000

CareLine Service NurseLine

24/7, 365 days a year
(612) 339-3663

NurseNavigator Program

Help to understand your healthcare

Monday - Friday, 8am - 5pm

Call the number on the back of your card
(952) 883-5000

BabyLine Phone Service

Questions about your pregnancy or new baby

24/7, 365 days a year
(800) 845-9297

Medical Benefits

ENPOINTE offers three medical plans through HealthPartners' open access network. An in-network coverage summary can be found on the following pages. For more detail regarding coverage, limitations and exclusions, refer to the carrier's Summary of Benefits and Coverage (SBC) or the chart found on our mobile app.

Services obtained from out of network physicians & facilities are covered at greater cost to the member.

	In-Network	
	\$1500 Medical Plan	\$2500 Medical Plan
Services	Benefits Shown Reflect Member Cost	
Calendar Year Deductible		
Individual	\$1,500	\$2,500
Family	\$4,500	\$7,500
Calendar Year Out of Pocket Max		
Individual	\$5,000	\$6,000
Family	\$10,000	\$12,000
Coinsurance	Member pays 25%	Member pays 25%
Preventive Care	Member pays \$0	Member pays \$0
Physician Services		
Convenience Care	Member pays \$20	Member pays \$20
Primary/Specialty/Urgent Care	Member pays \$45	Member pays \$45
Lab	No charge	No charge
X-ray/CT/PET/MRI	Member pays 25%	Member pays 25%
Hospital Physician/Facility	Member pays 25%	Member pays 25%
Prescription Drugs		
PreferredRx Formulary		
Generic - Formulary - Low High	Member pays \$5 \$25	Member pays \$5 \$25
Generic - Non-formulary - Low High	\$150 copay	\$150 copay
Brand - Formulary	Member pays \$60; Insulin - \$25	Member pays \$60; Insulin - \$25
Brand - Non-formulary	Member pays \$150	Member pays \$150
Specialty	Member pays 25%; max \$500/script	Member pays 25%; max \$500/script

Medical Benefits

The 3rd plan option is an HSA-qualified medical plan. Members electing this option will pay 100% of their medical services and prescriptions until the deductible is met. Once met the calendar year out of pocket maximum is also satisfied. This means HealthPartners will pay for any other care and medicine for the remainder of the calendar year.

Participation in this medical option enables you to contribute pre-tax dollars into a Health Savings Account.

Benefits Shown Reflect Member Cost	\$4500 HSA Plan
Services	In-Network
Calendar Year Deductible	
Individual	\$4,500
Family	\$9,000
Calendar Year Out of Pocket Max	
Individual	\$4,500
Family	\$9,000
Coinsurance	Member pays 0%
Medical Services	
Preventive Care	Member pays \$0
Non-preventive Medical Services	Deductible then coinsurance
Prescription Drugs - PreferredRx Formulary	
Preventive Medication	Generic or Brand - no cost
Insulin	Member pays \$25
Generic or Brand Formulary	Deductible then coinsurance
Generic or Brand Non-formulary	Deductible then coinsurance
Specialty	Deductible then coinsurance

Health Savings Account - HSA

What is a Health Savings Account (HSA)?

An HSA is a financial account established to defer pre-tax dollars. Dollars contributed earn interest tax preferred. You may use the accumulated money for qualifying medical, dental or vision expenses without taxation.

Am I Eligible to Contribute to an HSA?

An employee may contribute to an HSA only when enrolled in an HSA-Qualified High Deductible Health Plan (HDHP). If you elect ENPOINTE's \$4,500 HSA Plan, you may open and defer pre-tax dollars to the account.

How Does an HSA Work?

An HSA is a financial account funded with pre-tax dollars thereby reducing your taxable income. An account holder may choose to use dollars in an HSA to pay for healthcare expenses. As long as the money is used for medical, dental or vision expenses, the money is not taxed. Money remains in the account earning interest tax-preferred. Because an HSA is a tax-preferred account, consulting with your tax advisor regarding your specific circumstances is encouraged. Because an HSA is a financial account and not a medical plan, the money in the account at the end of the year is NOT forfeited. The account remains active until you choose to close the account or spend the balance down to \$0. If you separate employment from ENPOINTE, the account remains active at your discretion.

How Do I Contribute to the Account?

Employees enrolled in the \$4,500 HSA Plan must open an HSA with WEX in order to obtain the company's HSA contribution. Once the HSA is established, the company contributes up to \$250 annually. \$9.61 will be automatically deposited into your HSA each pay period. You may also contribute up to the difference between the IRS max and the employer's contribution. The IRS maximum includes both employer and employee contributions.

2025 Coverage Limits	IRS Max	ENPOINTE Max	Employee Max
Single	\$4,300	\$250	\$4,050
Family	\$8,550	\$250	\$8,300

If you are age 55 or older, you may contribute up to an additional \$1,000 annually.

Important!

If you own an HSA, it is very important to retain all receipts related to medical, dental and vision expenses for which you have paid. While you will not be required to provide receipts when withdrawing money from your HSA, you will need to produce them in the event of an IRS audit. If you cannot produce legitimate receipts, you may be subject to taxes and penalties.

Dental Benefits

Maintaining good dental health by getting regular checkups may prevent you from having major expenses later. ENPOINTE's comprehensive dental program offers two network options to meet your family's needs. By obtaining care from a provider in the PPO network, you will receive the highest level of coverage. Coverage for providers in the Premier network offers a lower annual maximum benefit.

	Delta PPO Plan #4115		Delta Premier Plan #3290
Calendar Year January to December	PPO Network	Premier Network	Premier Network
Calendar Year Deductible *waived for Diagnostic, Preventative & Orthodontic services for Premier Network	None	\$25 Single \$75 Family	\$25 Single \$75 Family
Diagnostic / Preventative Services - 2 per Calendar Year	100%	80%	100%
Basic Services	90%	50%	80%
Endodontics	80%	50%	50%
Periodontics	80%	50%	50%
Oral Surgery	-	-	80%
Simple Extractions	100%	50%	80%
Surgical Extraction	80%	80%	-
Major Restorative	50%	50%	50%
Implants	50%	50%	50%
Prosthetics Repairs & Adjustments	50%	50%	50%
Prosthetics	50%	50%	50%
Calendar Year Maximum per person	\$2,000 Combined		\$1,000
Eligible Dependents	Spouse and Dependent children up to age 26		

If you see an out-of-network dentist, coverage is the same as the Premier network level. Additionally, please be aware you may be responsible for additional out-of-pocket expenses.

The Delta Dental PPO and the Delta Dental Premier provider directories are available online at www.deltadentalmn.org.

Vision Benefits

ENPOINTE offers vision coverage through VSP. Benefits may be accessed with providers in the VSP Choice network. Following is a high-level in network summary of coverage. Refer to the Benefits Summary located on our intranet or via our mobile app for more benefit details.

Services	In-Network
Annual Eye Exam	Preventive exam covered through ENPOINTE's medical plan. Routine retinal screening - employee pays no more than \$39 (members with diabetes - covered in full)
Lenses Single vision, lined bifocal, lined trifocal lenses, impact-resistant lenses for dependent children	Included with prescription glasses
Lens Enhancements Standard progressive lenses Premium progressive lenses Custom progressive lenses	\$0 \$95 - \$105 \$150 - \$175
Average 30% savings on other lens enhancements	
Frames	Included with prescription glasses: \$170 featured frame brands allowance \$150 Visionworks frame allowance on any frame \$150 frame allowance 20% savings on the amount over your allowance \$80 Costco frame allowance
Contacts (instead of glasses) \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation)	Up to \$60
Frequency of Benefit Exam Lens Frames	Every calendar year Every calendar year Every other calendar year
Additional Balanced Care & Choice Network Features	
Additional Glasses	20% off additional complete pairs of prescription glasses and/or prescription sunglasses.
Exclusive Member Extras	Save up to 60% on digital hearing aids with TruHearing. Visit vsp.com/offers/special-offers/hearing-aids for details
Laser Vision Correction	Average 15% off the regular price; discounts only available from contracted facilities.
Discover all current eyewear offers and savings at vsp.com/offers	

Flexible Spending Accounts - FSA

Flexible Spending Account

ENPOINTE offers Medical Reimbursement and Dependent Care Flexible Spending Accounts (FSAs) through Discovery Benefits.

Putting money aside in a Flex Account allows you to use tax-free dollars to reimburse yourself for a wide variety of health and/or dependent care expenses that aren't covered through your other benefit plans. The amount you elect to contribute annually to each account will be divided into equal amounts and deducted from your paycheck before federal and, in most cases, state and local income taxes are withdrawn. Eligibility for the plan is the same as your medical plan.

Medical Reimbursement FSA

Health care expenses for yourself and your dependents – such as deductibles, coinsurance, copays, eyeglasses, dental are eligible for reimbursement from your Health Care FSA.

The minimum contribution is \$50

The maximum contribution is \$3,300

Dependent Care FSA

Expenses for dependent care services for children under age 13, a disabled spouse, or incapacitated parent are eligible for reimbursement from your Dependent Care FSA as long as you incur them while you and your spouse work or attend school full-time.

The maximum contribution is \$5,000 (per household).

Claims Reimbursement

All qualifying claims must be incurred between 1/1/2025 and 12/31/2025. In order to be reimbursed, your submission **must be submitted online or postmarked no later than 2/28/2026.**

Rules and Regulations

Plan your annual FSA contribution amounts carefully; the election you make when you enroll is binding for the entire plan year unless you have a qualifying status change. Additionally, the IRS imposes some rules and restrictions on the way you use FSAs:

- > You must incur eligible expenses during the plan year.
- > If you incur fewer expenses than you expected, you forfeit any money remaining in you FSAs at the end of the year, with the following exception:

The medical FSA carryover amount is \$660.

- > You can't transfer money from one account to another; money in your Medical FSA can't be used for dependent care expenses, and money in your Dependent Care FSA can't be used for medical expenses.
- > You can only make changes to your contribution amounts with a qualified status change. These include: marriage, divorce or legal separation, death of a spouse or dependent, change from part-time to full-time or full-time to part-time employment, termination or commencement of spouse's employment, unpaid leave of absence, significant change in health coverage due to spouse's employment.

Important!

All claims must be substantiated other than claims for office visit copays or Rx copays. You will need to send in, either online, fax or mail the receipts for any claim for which you have requested reimbursement, even if you use your debit card for the purchase.

Basic & Supplemental Life/AD&D

Life and AD&D

What would happen to your family or financial obligations if something happened to you? Life insurance is designed to provide protection for your dependents or to enable your beneficiary to settle your affairs in the event of your death. Regardless of your age, income, or health status, life insurance may help secure the future of your survivors. ENPOINTE provides \$20,000 in term life and AD&D coverage. Premiums are paid by the company.

Supplemental Life Insurance

Supplemental Life Options	
Employee	In increments of \$10,000, not to exceed \$500,000. Guaranteed Issue for age <65 is \$150,000 65-69 is \$50,000 70+ is \$10,000 For coverage exceeding this limit you must submit an Evidence of Insurability form.
Spouse	In increments of \$5,000, Guaranteed Issue for age <65 is \$25,000 65+ is \$10,000 Up to 10% of employee amount. For coverage exceeding this limit you must submit an Evidence of Insurability form.
Dependent (live birth to age 19 or age 26 if full time student)	\$10,000.

Basic and Supplemental life insurance reduces as you age in the following manner:

- > Age 70 – 65% from original amount
- > Age 75 – 50% from original amount

Guaranteed Issue

Benefit amounts greater than the guaranteed issue listed above are subject to underwriting, and the excess coverage may be approved or denied based upon your health status at the time of the application. If you are a late entrant, having not elected coverage when first offered, you will be underwritten for any coverage amount.*

Annual Enrollment

If you or your spouse are already enrolled with supplemental coverage, during annual enrollment you may increase your election by 2 increments without completing Evidence of Insurability. Coverage for children never requires Evidence of Insurability.



Disability Insurance

Disability Insurance

ENPOINTE provides you with disability plans that work together to help you pay your household expenses if you become disabled and cannot work. If you suffer a covered disability while insured by this plan, you'll receive monetary benefits designed to help you maintain your normal lifestyle.

Short-Term and Long-Term Eligibility

Active employees working the 30 hours per week, are eligible on the first day of the month coinciding with or immediately following the first 30 days of your employment. Dependents are not eligible for these benefits. See coverages below:

Coverage	Elimination Period	Benefit	Maximum Duration
Short-Term Disability May be offset by other sources of income	7 days for injury 7 days for sickness	60% of base wage to \$750 per week	13 weeks
Long-Term Disability	90 days	60% monthly salary to \$6,000 per month	36 months for your Own Occupation or to Social Security for Any Occupation

Pre-Existing Conditions

Short-Term Disability: No pre-existing condition clause.

Long-Term Disability: The pre-existing limitation applies to conditions for which an employee receives medical care, treatment, or advice within 3 months of the effective date of coverage. No benefits are payable for a disability resulting from such a condition until the employee has been covered for 12 consecutive months with no medical care for the condition.

Your Monthly Disability Cost

Short-Term Disability:

You will be responsible for paying for this coverage through convenient payroll deduction. Thus, in the event of disability, benefits are tax-free. Your cost is \$0.45 per \$10 of benefit. Paycor will calculate your premium during enrollment.

During the annual enrollment period you may elect short-term disability subject to pre-existing condition limitations. This means if you have an existing condition for which you have sought treatment in the 3 months preceding the effective date of your coverage, you may not receive benefits for that condition for one year following the effective date of your coverage

Long-Term Disability:

You share 25% of the monthly LTD cost. ENPOINTE covers the remaining 75%. In the event of a disability, a portion of the benefit will be tax-free. Your cost is \$0.085 per \$100 of covered earnings.



Employee Resources

Provided by Lincoln Financial Group

Employee Assistance Program (EAP)

EmployeeConnectSM provides support 24/7 online and over the phone. You may receive up to five in-person sessions with a counselor per issue per year. You may also take advantage of unlimited phone access to legal, financial and work-life services.

- > One free 30-minute phone legal consultation and a 25% discount on subsequent in-person sessions
- > Financial consultation and referrals
- > Work-life services for assistance with childcare, elder care or adoption; finding movers, kennels or pet care; vacation planning

Contact:

- > Visit GuidanceResources.com
 - > Username: LFGSupport
 - > Password: LFGSupport1
- > Call (888) 628-4824

Wellnesspath[®]

This innovative financial wellness tool guides you through tailored experiences based on your unique financial journey. Form strong financial habits. Reach financial goals with a personalized action plan. Make more informed benefit decisions. Achieve financial security and reduce financial stress.

Lifekeys[®]

This service provides support for later-in-life planning.

- > Free online will preparation using a step-by-step guide
- > Beneficiary services including six in-person sessions for grief counseling or legal and financial information
- > Extensive online resources on topics ranging from elder care to relocation
- > Memorial planning information

Lincoln Funeralprep

As an ENPOINTE employee you have access to an online portal through Lincoln Financial, which offers a breadth of resources for at-need planning or pre-planning 24 hours a day. Go to www.lincolnfuneralprep.com/gplife to:

- > Search for funeral homes
- > Access market information
- > View guides and checklists
- > Work with a funeral planning expert to help compare options and offer objective advice

Travelconnect[®]

If you or dependents travel more than 100 miles from home and need some assistance planning for the trip or you run into an issue while you are on your trip, TravelConnect[®] may be able to assist.

Medical – Employees can connect 24/7 with a multilingual assistance coordinator who can help with:

- > Doctor referrals
- > Medical transportation
- > Prescriptions
- > 24/7 nurse help line

Safety – In the event of a medical emergency, a natural disaster or a political upheaval, staff can arrange:

- > Evacuation to a hospital or nearest safe haven location
- > Lodging at the safe haven location
- > Travel arrangements back home

General Assistance – staff can also assist with:

- > Pre-trip services
- > Lost travel documents
- > Legal consultation and referral

Accident Insurance

Having an accident doesn't just hurt you — it can also damage your finances. Your medical insurance will cover some of the expenses, however there may be additional out-of-pocket costs. Medical expenses can add up fast, especially if you're unable to work while you recover. Group Accident insurance helps protect your bank account from the out-of-pocket expenses that can come with an injury.

Here's How It Works:



Scenario 1:

Let's say your teenage daughter gets injured during tryouts for her school basketball team and goes to urgent care for treatment. Diagnosis: dislocated elbow and fracture of the forearm and wrist. Although surgery isn't necessary, she will need follow-up appointments and physical therapy.



Scenario 2:

Imagine that you are in a serious car accident in another city. After a trip to the ER, you stay in the hospital for several days while you recover. In the weeks following the accident, you have a follow-up appointment at a clinic at home and physical therapy.

Sample Benefits Paid to You:

Urgent Care Visit.....	\$50
X-Ray.....	\$20
Dislocated Elbow.....	\$450
Arm Fracture.....	\$875
Wrist Fracture	\$450
Physician Follow-up Appointment	\$50
Physical Therapy Appointment (2 visits).....	\$50
Lump Sum Payment to You.....	\$1,945

Sample Benefits Paid to You:

Ambulance	\$150
Emergency Room Visit.....	\$100
CAT Scan	\$100
Hospital Admission Benefit	\$500
5-Day Hospital Confinement (\$100 per day).....	\$500
Right Leg Fracture.....	\$2,625
Knee Cap Fracture.....	\$450
Pelvis Fracture.....	\$1,750
Physician Follow-up Appointment	\$50
Physical Therapy Appointment	\$25
Lump Sum Payment to You.....	\$5,800

Covered Accidents Include:

- > Broken Bones
- > Comas
- > Concussions
- > Stitches
- > Burns
- > And More

Costs	
Employee	\$4.74
Employee + Spouse	\$9.47
Employee + Child(ren)	\$10.13
Employee + Family	\$16.20

Critical Illness Insurance

While medical insurance covers most of the costs for healthcare services, it may not cover everything such as copays, deductibles, loss of income, child care and travel expenses. Group Critical Illness insurance helps fill the gap caused by out-of-pocket costs, resulting in a financial safety net for you and your family. The cost for this coverage is based on your age, tobacco status and the amount you wish to elect. The system will calculate this rate as you go through the enrollment process online.

Coverage For	Amount
Employee	\$10,000 or \$20,000
Employee's Spouse	\$5,000 or \$10,000 not to exceed 50% of the employee benefit amount
Employee's child(ren) through age 25	\$5,000 or \$10,000 not to exceed 50% of the employee benefit amount

See the Important Details section for more information, including requirements, exclusions, age reductions and definitions.

Here's How It Works

John has \$20,000 of Critical Illness insurance coverage. He makes an appointment with his doctor after feeling off for the past few weeks. Diagnosis: cancer, with a good prognosis but a long road ahead. Within days of making a claim, John receives his Critical Illness insurance benefit paid directly to him.

Covered Conditions:

Receive 100 percent of your coverage amount for:

- > End stage renal (kidney) failure
- > Major organ failure
- > Advanced Alzheimer's disease
- > Advanced Multiple Sclerosis
- > Advanced Parkinson's disease
- > 21 childhood diseases
- > Heart attack
- > Stroke
- > Cancer
- > ALS

Additional Occurrence Benefit:

Pays 100% of the coverage amount for a subsequent different critical illness. The diagnosis or recommendation of the subsequent illness must be made at least 6 months after the initial illness diagnosis.

The cost for this coverage is based on the amount of the policy, your age and tobacco status. Your payroll deduction will be calculated during enrollment in Paycor.

Benefits listed are only a summary. Review your member handbook/summary of benefits for more information.

TopLine Financial Credit Union

TopLine Financial Credit Union

ENPOINTE partners with TopLine Financial Credit Union to provide you access to a full array of financial products and services. All ENPOINTE employees (full and part-time) and their families (spouse, child, sibling, parent grandparent or grandchild) can become members of TopLine Federal Credit Union.

As a member-owned financial institution cooperative, you can join by making an initial deposit of \$5 into a share savings account. TopLine's profits are then returned to you, the member-owner, in the form of competitive rates, fewer and lower fees and a dedication to the highest levels of personal service – all of which make TopLine a great place to do all your banking. TopLine is a full-service financial institution with convenient 24/7 access.

Discover the value, trust and integrity that TopLine member-owners have known for 75 years.

Loans and Credit

- > Car Loans
- > Mortgages
- > Home Equity Loans & Lines of Credit
- > Boat & RV Loans
- > Personal Loans
- > Student Loans

Checking & Savings

- > Checking Accounts
- > Smart Rewards Check Cards
- > Savings and Money Market Accounts
- > Share Certificates
- > IRAs
- > Youth and Young Adult Accounts

Credit and Gift Cards

- > Platinum and Platinum Rewards Credit Cards
- > Gift Cards and Reloadable Prepaid Cards

Investment Planning*

- > Financial Planning and Retirement Plans
- > Investment Services and Insurance

**Securities and investment advisory services are offered through Financial Network Investment Corporation, member SIPC. TopLine Investment Services and TopLine Federal Credit Union are not affiliated with Financial Network. Not NCUA Insured – May Lose Value – Not A Deposit – No Credit Union Guarantee – Not Insured by Any Federal Government Agency*

Business Services

- > Checking, Money Market & Savings Accounts
- > Loans & Lines of Credit
- > Business Planning, Investment & Employee Benefits

Financial Education

- > Financial Counseling Services
- > Personal Money Management Seminars

Five Convenient Locations

Brooklyn Park – 9790 Schreiber Terrace North, just north of Highway 610 and Zane Avenue

Maple Grove – 9353 Jefferson Highway, just north of downtown Osseo

Plymouth – 4190 Vinewood Lane North, in the Rockford Road Plaza at County Rd 9 & 494

Bloomington – 5221 Viking Drive

Como Park, St. Paul – 976 Lexington Parkway

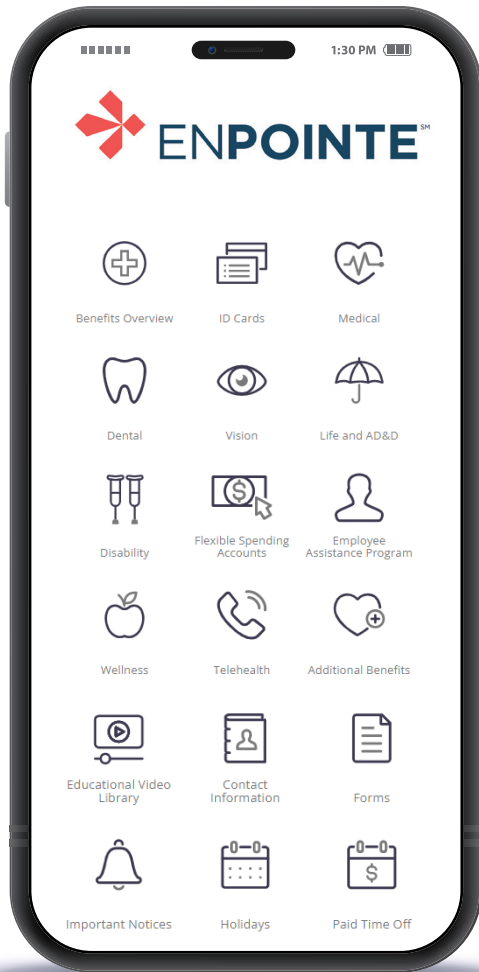
For more information

- > www.TopLinecu.com
- > Ask@TopLinecu.com
- > 763-391-9494

Mobile Benefits App

Access your Enpointe benefits anytime, anywhere!

As a Enpointe employee, you can now access most employee benefits plan information and resources when you're 'on the go' from your mobile device.



Searchable

- > Quickly find service contact information and online resources



Benefit Plans

- > Review benefit plan information & find online provider directories



Group Information

- > Access and print generic ID cards with group information



Forms

- > Download and print benefit-related documents and forms

Nothing to install!
Access from a
computer, tablet or
smartphone.



Scan Me!

enpointe.mybenefitsapp.com

ADD AN ICON TO YOUR SMARTPHONE FOR QUICK ACCESS:

iPhone

- > Tap the 'Share' icon in Safari's lower menu bar
- > Tap the 'Add to home screen' icon

Android

- > Tap the '3 dots' icon in the top right menu bar
- > Select 'Add to home screen'

