Endeavor Energy Resources LP

2023-24 BENEFITS GUIDE

ENERGY SERVICES

WELCOME TO YOUR BENEFITS!

LETTER FROM YOUR CEO

Providing comprehensive and competitive benefits is one of the ways we show our appreciation for being part of the Endeavor family. We will continue covering 100% employer paid medical insurance premiums for enrolled employees for the upcoming 2023-2024 plan year and will maintain the low cost for added dependents. Short Term Disability Insurance, Basic Life Insurance, Identify Theft Protection and TravelAid will also be provided at no expense to you. Amid rising prices, we remain committed in our efforts to provide employees with cost consistency in benefit premiums. It is in that spirit that ***Endeavor absorbed the increase in costs associated with our medical plans****. We hope this decision will allow you and your family the opportunity to continue to save for your future.*

Last October we had the privilege of opening Sprouts Energy Learning Center, our subsidized joint venture childcare center. The center is growing at a rapid rate, and as our employees' needs shift, the Learning Center will grow and expand to support that shift. Because we value the importance of providing your children with a safe place to learn and develop, we will be ***adding a third infant room*** *to better accommodate your growing families!*

We are also excited to announce a NEW addition to the Endeavor Family Clinic. ***The Endeavor Family Clinic will soon be offering Behavioral Health Services!*** *We understand the rising need for behavioral health services and recognize there is a shortage of experienced professionals across our nation. That is why we are hiring an on-site Behavioral Health Specialist who will be committed to practicing patient centered, outcomes-based therapy for employees and their families.*

This addition will enhance the existing range of personalized services offered at the Endeavor Family Clinic, including Diagnostic Radiology Services with an ***on-site X-Ray Machine****! All visits to the clinic are* ***FREE*** *for employees and dependents enrolled in an Endeavor medical plan, and all services are designed to meet you and your families' needs. I encourage you to utilize the clinic as often as possible to take full advantage of the healthcare Endeavor provides to you at no cost.*

The benefit choices you make are a key step to maintaining a healthy lifestyle, but an ongoing commitment to good health throughout the year is just as important. To help you meet your lifestyle goals,

Endeavor offers an annual ***employee wellness program****. Watch for information on challenges offered throughout the year and how to earn a free trip to Destin, Florida in 2023, plus quarterly prizes for contest winners.*

Please take the time to carefully research the comprehensive list of benefits available to you. I wish you continued success and good health.

Regards,

Lance Robertson
Chief Executive Officer

TABLE OF CONTENTS

ANNUAL ENROLLMENT

JULY 17–AUGUST 4

This year's Annual Enrollment is optional, meaning your current elections will roll over to the next plan year unless you go into the Workday enrollment system and make changes during the enrollment window, with the exception of your Flexible Spending Accounts (FSAs) elections. **This is your opportunity to review and confirm your benefits, and make a new election for the FSAs for the 2023-2024 plan year.**

TWO WAYS TO ENROLL

If you want to make changes to your benefits, you can choose to speak with a Benefits Representative or enroll online.

Get Help Over the Phone

A dedicated call center is available Monday through Friday for Benefits Enrollment assistance. Representatives are available from 8 a.m. - 6 p.m. CST in both English and Spanish. No appointment is needed! Just call 855.472.5424 (dial PIN: 1456) to speak with a benefit representative.

PLEASE NOTE: If you are adding dependents or changing beneficiaries, you will need their names, birth dates, and Social Security numbers (SSNs). **You will not be permitted to add a dependent unless you provide their SSN.**

Enroll Online

You can review and update your benefits online in the Workday Portal. To access the portal, follow these simple steps:

1. Go to **https://acsoeer.sharepoint.com/sites/EER**
2. Under Quick Links, select "OKTA Dashboard"
3. Select the Workday App and Login
4. On the homepage, your Open Enrollment task will be located under the "Awaiting Your Action" box

If you do not participate in Annual Enrollment, your current benefits will roll over as of September 1, 2023 (with the exception of your annual FSA election, if applicable).

BENEFIT BASICS

WHAT'S NEW FOR 2023-2024!

Endeavor has some exciting changes to your benefits' package for the 2023-2024 plan year! The Endeavor Family clinic will soon be offering Behavioral Health Services through the addition of an on-site Behavioral Health Counselor. These counseling services will be offered to individuals, couples and families and will be tailored to help with stress, anxiety, depression, relationship issues, PTSD, etc. Please visit page 3 for more information on the Endeavor Family Clinic services and eligibility.

WHO IS ELIGIBLE?

You are eligible to enroll if you are a full-time employee who works at least 30 hours per week.

Who Are My Eligible Dependents?

You may cover your legal spouse and dependent children or step-children up to age 26 under medical, dental, vision and voluntary life insurance.

A child who is physically or mentally disabled may be eligible for coverage at any age. Documentation verifying dependent eligibility will be required (e.g., marriage license, birth certificate, etc.).

BENEFIT PLAN YEAR/DEDUCTIBLE YEAR

Endeavor's benefit plan year begins on September 1 and ends on August 31 of the following year. The plan year is different from the deductible year, which is based on a calendar year. The start of a new plan year does not affect your calendar year deductible.

QUALIFYING LIFE EVENTS

The benefit coverages you choose will remain in effect through the end of the plan year unless you experience a Qualifying Life Event. Examples of Qualifying Life Events include:

- A change in your legal marital status
- A change in your number of dependents, including:
  - Birth or adoption of a child
  - The placement of a child with you for adoption
  - Your dependent child satisfying or ceasing to satisfy eligibility requirements for coverage
  - The death of your dependent child or spouse
- You are required by court order to provide coverage for a child under a Qualified Medical Child Support Order (QMCSO)
- A change in your employment status or that of your spouse or dependent child
- You or your spouse begin an unpaid leave of absence
- Your spouse has a significant change in benefits provided by his/her employer

You must submit the required documentation verifying the QLE within the 30-day window (for example, marriage license, birth certificate, affidavit of domestic partnership, etc.).

NEW HIRE ENROLLMENT

In order to receive benefits, you MUST enroll within 30 days from your date of hire. Once enrolled, your benefits will become effective on the first of the month following your hire date.

As a new hire, any benefits you enroll in will take effect on the first of the month following your date of hire. You must actively make a benefit election in order to receive benefits **(with the exception of the 401(k), which you are automatically enrolled in at 3%)**. Once your new hire enrollment window has passed, you are only allowed to make changes during Annual Enrollment or due to a qualifying event.

ENROLL ONLINE WITH WORKDAY

Endeavor's online benefit system, Workday, can be used for enrolling or making changes to your benefit plans. With just a few clicks, you can view your current elections, make changes and update personal and dependent information, all without using paper forms.

ACCESSING WORKDAY

The Workday Portal is a one-stop solution for all your benefits and payroll information.

Below are step-by-step instructions on how to begin the enrollment process in Workday. If you have any questions or trouble logging in, please contact the Human Resources Department.

- Go to **https://acsoeer.sharepoint.com/sites/EER**
- Under quick links, select "OKTA Dashboard"
- Select the Workday App and Login
- Benefit Selection Options will be on the homepage of Workday

Scan here for quick access to the Okta SSO Dashboard!

PROOF OF DEPENDENT ELIGIBILITY WILL BE REQUIRED (E.G., MARRIAGE LICENSE, BIRTH CERTIFICATE, PROOF OF LEGAL GUARDIANSHIP).

Visit the Employee Benefits page on SharePoint for a step-by-step video on completing your enrollment in Workday.

The video will also be available on Cornerstone.

ENDEAVOR FAMILY CLINIC

FREE CARE

*Quick, convenient, high quality care and medications at ***NO COST**!*

ENDEAVOR FAMILY CLINIC CONTACT INFORMATION

PHONE NUMBER
432.848.4175

ADDRESS
2201 FM 715
Midland, TX 79706

HOURS
Monday – Friday
7:00 a.m.– 5:00 p.m.
Walk in appointments 8-11 a.m. and 1-4 p.m.

Endeavor Energy active medical plan members are eligible to receive **free services** at the Endeavor Family Clinic, administered by Marathon Health. Treatment is provided for adults and children ages 2 and up.

MEDICAL SERVICES

- X-ray services
- Annual physicals/ well exams
- Flu vaccines
- Injuries and illnesses
- Sinus / allergy issues
- COVID-19 vaccines and tests
- Diagnostic radiology services

COACHING SERVICES

- Diabetes
- Heart Disease
- High Blood Pressure
- Tobacco Cessation
- Weight Loss

UP TO $300 IN FREE PRESCRIPTIONS

By showing your **Endeavor Free Rx Card** you can receive certain medications at no charge.*

**Not all medications are eligible for the Free Rx program.*

There is a $300 annual program maximum. However, due to the lower cost of generic medications, most patients will not reach the $300 maximum.

If you need a medication after your visit, you can locate an In-network Sav-RX pharmacy here: **https://www.savrx.com/?Link=Locations**. You will need to enter your group number (AS_MHEFC) and your zip code to locate a pharmacy near you. Or, as an alternative, you can use your BCBS medical plan benefit to fill your prescription if your medication is not covered under the clinic formulary.

MENTAL AND EMOTIONAL HEALTH SUPPORT

NEW

We're here to listen. We understand behavioral health is important and we have created a supportive environment to encourage you to maintain your overall health. In partnership with Marathon Health, we are offering counseling for individuals, couples and families to help you make improvements.

Behavioral services include:

- Treatment for stress, anxiety, depression, grief, substance abuse and more
- Patient-centered, outcomes-based therapy
- Collaboration with health center providers who support medication management, referrals and care coordination
- Visits at the health center, through virtual care and via the mobile app

SCHEDULE AN APPOINTMENT ONLINE

1. Go to **https://my.marathon-health.com**
2. New hires will receive a unique username and temporary password via email
3. To reset your password, follow the prompts
4. If you are unsure of your username or password, you may use the "forgot username and password" option to access the portal or call Marathon Health Support at **888.490.6077**

SPROUTS ENERGY LEARNING CENTER

In partnership with Diamondback Energy, we are proud to offer our employee's subsidized child care. Managed by Bright Horizons, Sprouts Energy offers year-round programs to meet your family's needs.

TUITION

Sprouts Energy's exclusive child learning experience is offered on a monthly tuition basis. Rates vary by your child's age.

- Infant: $825/month
- Toddler: $800/month
- Twos: $800/month
- Pre-K: $775/month

REGISTRATION

Sprouts Energy Learning Center accepts registrations for families interested in enrolling.

To register your child/children, please call **844.409.0022** or visit the Bright Horizons Family Information Center to sign-up and submit the non-refundable registration fee.

Please visit Sharepoint for more information.

A BRIGHT HORIZONS EARLY EDUCATION AND PRESCHOOL EXPERIENCE INCLUDES:

- Research-based curriculum that meets children where they are developmentally and builds confidence and excitement about learning
- Safety, security, and cleanliness policies that meet or exceed all local, state, and national guidelines
- Experienced child development professionals with a passion to nurture each child and encourage important developmental milestones throughout the early years
- Resources and events to support families
- An open-door policy that lets you stop by anytime

LOCATION:	HOURS:	AGES:
501 Tradewinds Blvd Midland, TX 79706	7 am - 6:30 pm	6 weeks - 5 years (Pre-K)

MEDICAL PLAN OVERVIEW

BLUE CROSS AND BLUE SHIELD OF TEXAS (BCBSTX) MEDICAL BENEFITS		
	IN-NETWORK	OUT-OF-NETWORK
Calendar Year Deductible (4th quarter carryover applies; in-network and out-of-network deductibles are separate)	$3,000 individual / $6,000 family	$4,000 individual / $8,000 family
Member Coinsurance	30%	50%
Calendar Year In-Network Out-of-Pocket Maximum (deductibles are included)	$6,000 individual / $12,000 family	$12,000 individual / $24,000 family
FREE ENDEAVOR FAMILY CLINIC		
Office visit copay	$0	
Clinic Prescriptions (clinic formulary generics, $300 annual max) If your prescription does not fall under the clinic formulary, your regular pharmacy benefits will apply.	$0	
HOSPITAL BENEFITS		
Inpatient	30% after deductible	50% after deductible
Outpatient	30% after deductible	50% after deductible
Emergency Room	30% after deductible	
Emergency Medical Transportation	30% after deductible	
PHYSICIAN BENEFITS		
Doctor's Office Visit (Primary Care / Specialty)	$40 / $60 copay	50% after deductible
MDLIVE Telephonic Medical Services	$10 copay	N/A
Urgent Care Services	$50 copay	50% after deductible
PREVENTIVE AND WELLNESS CARE BENEFITS		
Well Baby/Child Exam, Routine Immunizations, Annual Well-Woman Exam, Routine Physical Exam	100% covered, deductible waived	50% after deductible
MISCELLANEOUS BENEFITS		
Hearing Exams	$60 copay	50% after deductible
Hearing Aids (covered one per ear per 48-month period)	30% after deductible	50% after deductible
Infertility Treatment	30% after deductible, lifetime/$15K max	50% after deductible, lifetime/$15K max
Bariatric Surgery	30% after deductible	50% after deductible
Lab/X-ray Performed in Physician Office	Included in $40 office copay	50% after deductible
Lab/X-ray at Independent Lab and X-ray Provider *(preference is Quest Diagnostics)*	100% covered	50% after deductible
Diagnostic Procedures (bone scan, cardiac stress test, CT-scan, MRI, Myelogram, PET scan)	100% of Allowable Amount after $150 Copayment per visit	50% after deductible
Chiropractic Care (24 visit annual maximum)	$60 copay	50% after deductible
PRESCRIPTION BENEFITS		
Retail, Generic (30 day supply)	$10 copay	50% of allowable amount minus the copay amount
Retail, Preferred Brand (90 days supply)	$40 copay	50% of allowable amount minus the copay amount
Non-Preferred Brand (Tier 3)	$70 copay	50% of allowable amount minus the copay amount
Specialty (Tier 4)	30% to a maximum of $400	Not covered
Mail Order (90 days)	$20 generic / $80 preferred brand / $140 non-preferred brand	Not covered

KNOW WHERE TO GO FOR CARE

It's important to know where to go when you need care. Sometimes it's clear where to go when you need care, such as when you're suddenly having severe chest pain or you've broken your leg. At other times, it's not so clear. It's good to learn about your choices. Knowing where to go can make a big difference in cost and time.

WHERE YOU GO FOR CARE MATTERS

SERVICE TYPES	COST	WAIT TIMES	EXAMPLES OF HEALTH CONDITIONS
Endeavor Family Clinic *Open Monday–Friday, 7:00 a.m. to 5:00 p.m.; treatment available for patients age 2 and older*	Free	*5-10 mins*	· Cuts / scrapes · Eye pain · Fever, colds, flu · Sore throat · Minor burns · Stomach ache · Ear / sinus pain · Physicals · Minor allergic reactions · Behavioral Health
MDLive *Around the clock care 24 hours a day, 7 days a week call 888.680.8646*	$	*17 seconds*	Physicians are on call for non-emergent medical & behavioral health care, 24 hours a day, 7 days a week.
Your Doctor *Your first choice for non-emergency care*	$$	*24 mins*	· Cuts / scrapes · Eye pain · Fever, colds, flu · Sore throat · Minor burns · Stomach ache · Ear / sinus pain · Physicals · Minor allergic reactions
Retail Clinics *For medical care when you can't see your doctor*	$$	*15 mins*	· Infections · Cold and flu · Minor injuries/pain · Shots · Skin problems · Sore / strep throat · Bronchitis · Allergies
Immediate / Urgent Care *When it's not a true emergency but needs immediate attention*	$$$	*11-12 mins*	· Migraines / headaches · Cuts that need stitches · Stomach pain · Sprains / strains · Animal bites
Emergency Room *For life-threatening problems*	$$$$$$	*4 hours, 7 minutes*	· Chest pain, stroke · Seizures · Head or neck injuries · Sudden or severe pain · Heart attack · Severe vomiting, diarrhea · Fainting, dizziness, weakness · Uncontrolled bleeding · Problems breathing · Broken bones

YOUR DOCTOR KNOWS BEST

The Endeavor Family Clinic should be the first place you think of when you need basic medical care. But if you can't make it to our clinic, it's generally best to call your doctor first when you need non-urgent care, rather than visiting an urgent care center or the ER. Your doctor knows your health history and can make informed choices about your treatment. Some doctors offer evening or weekend hours and have an after-hours number you can call. Find a PCP with the Provider Finder® tool at **bcbstx.com**.

RETAIL CLINICS OFFER CONVENIENT CARE

Retail clinics can be a good choice when you have a minor health problem like a sore throat or ear infection and your doctor's office is closed. Retail clinics offer evening and weekend hours, with some offering 24-hour prescription services. Costs are lower than an urgent care facility or an ER, and no appointment is necessary.

URGENT CARE CENTERS CAN HELP WITH SERIOUS ISSUES

Urgent care centers can help you receive care quickly when your sickness or injury is serious but isn't an immediate threat to your life. They are staffed by doctors who can take X-rays, give IVs, and treat minor and moderately severe trauma.

SOMETIMES, THE ER IS THE ONLY CHOICE

Call 911 or go to your nearest ER when you have an emergency and it's clear the health problem is life threatening and you need to get care fast. Some examples that call for emergency care are having severe chest pain or signs of a heart attack or stroke, severe burns, head trauma, or an open wound with heavy bleeding. It's smart to go to an ER only for serious health issues. Your costs will be a lot higher if you go to an ER, and wait times can be very long if the health problem is not severe.

MEDICAL & PRESCRIPTION DRUG COVERAGE

BLUE CROSS BLUE SHIELD OF TEXAS

Blue Cross Blue Shield of Texas (BCBSTX) is the administrator for our medical and prescription drug coverage. BCBSTX promotes the health and wellness of its members. They offer programs and resources that support positive behavior changes.

PREVENTIVE CARE KEEPS YOU HEALTHY!

- Annual physicals
- Well-woman care, including mammograms and osteoporosis (bone density) screenings
- Colorectal and prostate cancer screenings
- Well-child care, including immunizations and hearing screenings
- Hospital and surgical care
- Lab tests and X-rays
- "Know Your Numbers" (Cholesterol, Blood Pressure and Glucose)

BLUECHOICE PPO NETWORK

As a BCBSTX medical plan member, you can choose doctors, hospitals, and other providers from the BlueChoice PPO network.

To receive the highest level of benefits, you must receive care from providers in the BlueChoice network. BlueChoice network providers have contracted with BCBSTX to provide healthcare services at reduced rates. By choosing a BlueChoice network provider, you will pay less out of pocket.

If you choose an out-of-network provider you will still be covered, but your out-of-pocket costs will be higher and you may be responsible for filing your own claims and be subject to balance billing by the providers. You should determine your financial responsibility before going out-of-network.

PRESCRIPTION DRUGS

If you are enrolled in the medical plan, you have prescription drug coverage as well. The amount you pay per prescription is based on the type of drug you receive: Generic, Preferred, Non-Preferred, and Specialty.

You have the option of getting prescriptions filled at a retail pharmacy or through the PrimeMail mail order program. The PrimeMail program offers a 90-day supply of your long-term (or maintenance) medications delivered right to your doorstep. To participate in the mail order program, log in to BAM and under quick links, select "Prescription Drugs".

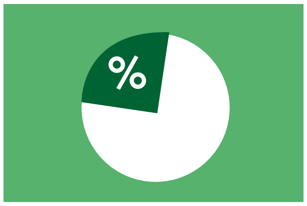
HERE'S HOW THE PLAN WORKS

GET RECOMMENDED PREVENÂTIVE CARE

Be sure to get a routine checkup each year ... it's free! You pay nothing for eligible in-network preventive care.

YOU PAY TOWARDS YOUR DEDUCTIBLE

You pay your copays and coinsurance expenses out-of-pocket until you reach your annual deductible. Preventive care doesn't apply toward the deductible.



THEN, YOU AND THE PLAN SHARE COSTS

Once the in-network deductible is met, you pay copays and 20% coinsurance for in-network expenses until you reach your out-of-pocket maximum.

YOU HIT THE OUT-OF-POCKET MAX

Once you reach the out-of-pocket maximum, the plan pays 100% for eligible care for the remainder of the plan year.

BCBSTX.COM

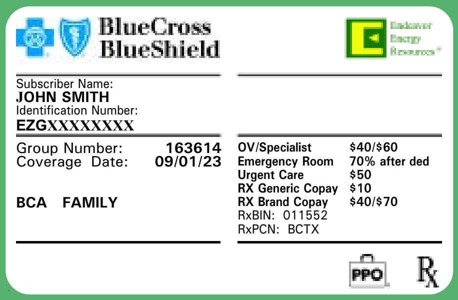
NEED A NEW ID CARD?

Log in to **http://www.bcbstx.com/mobile**. Under "Quick Links," select "ID Card." From there, you can download and print a new card.

SCAN ME!

Scan this code with your smart device to get there faster.

SAMPLE ID CARD:



BLUE ACCESS FOR MEMBERS (BAM) — YOUR ONLINE RESOURCE

Would you like to know when your medical claims are paid and the payment amounts? Do you need to confirm who in your family is included under your coverage? BAM, the secure member portal from BCBSTX, can help. Get immediate online access to health and wellness information, and:

- Request a new or replacement member ID card or print a temporary member ID card
- Check the status of a claim and your claims history
- Confirm the family members who are covered under your plan
- View and print an Explanation of Benefits (EOB) statement for a claim
- Select an option to stop receiving EOBs by mail
- Set your preferences to receive notifications for claims status and wellness updates through emails or text alerts
- Locate a doctor or hospital in the network
- Join My Blue Community, a social network for BAM members

IT'S EASY TO GET STARTED

1. Go to **bcbstx.com**
2. Click on the Log In tab then click "New User? Register Now"
3. Use the information on your BCBSTX ID card to complete the registration process

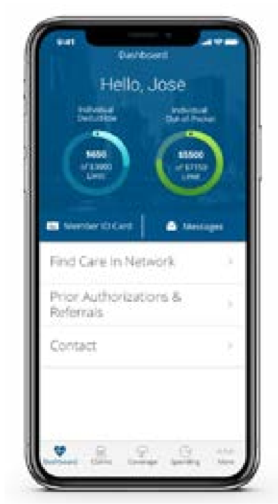
FINDING A PROVIDER OR HOSPITAL IN THE NETWORK

Go to **bcbstx.com** and use the "Find a Doctor or Hospital" tab. When it asks you which network, select the "**Blue Choice PPO [BCA]**."

PLAN INFORMATION ON THE GO!

Get faster access to the BCBSTX network by going mobile with blue! The app will allow you to:

- Have access to member resources
- Find doctors or hospitals near you



GET THE APP!

Text BCBSTX APP to 33633 to download*

**msg and data rates may apply*

TO FIND A NETWORK PROVIDER

- *Call **Customer Service** at **800.521.2227***
- Visit **bcbstx.com**

MDLIVE TELEMEDICINE

CARE WHEN AND WHERE YOU NEED IT

Getting sick is never convenient, and finding time to get to the doctor can be hard. MDLIVE's telehealth program provides you and your covered dependents access to care for non-emergency medical needs.

You can access a virtual visit anywhere through the mobile app, online video, or telephone.

Whether you're in the city, a rural area, or you're on a weekend camping trip, access to a board-certified MDLIVE doctor is available 24 hours a day/seven days a week. You can speak to a doctor immediately or schedule an appointment based on your availability. Telehealth can also be a better alternative than going to the emergency room or urgent care.*

**In the event of an emergency, this service should not take place of an emergency room or urgent care facility.*

MDLIVE DOCTORS CAN HELP TREAT THE FOLLOWING CONDITIONS AND MORE:

GENERAL HEALTH

- Allergies
- Asthma
- Joint aches
- Prescriptions
- Sinus infections

PEDIATRIC CARE

- Cold/flu
- Ear infections
- Pink eye
- Rashes

BEHAVIORAL HEALTH

- Anxiety
- Depression
- Trauma
- Loss
- Relationship problems

CONNECT

To register, go to **MDLIVE.com/bcbstx**. Enter your first and last name, date of birth, and BCBSTX member ID number.

Call MDLIVE at 888-680-8646

or use their website MDLIVE.com/bcbstx

VOLUNTARY DENTAL PLAN

You can choose either the Base or Buy Up Dental Plan, both utilize Guardian's DentalGuard Preferred PPO network. When you enroll yourself and/or your dependent(s) in this benefit, you pay the full cost through payroll deductions.

GUARDIAN DENTAL BENEFITS		
	BASE PLAN	BUY UP PLAN
Annual Maximum	$1,250	$3,000
Deductible (Individual / Family)	$50 / $150	$50 / $150
Preventive Services		
Oral Exams; X-Rays; Cleanings	Covered 100%; no deductible	Covered 100%; no deductible
Fluoride Treatment (to age 16)	Covered 100%; no deductible	Covered 100%; no deductible
Basic Services		
Vizilite Oral Cancer Screenings; Fillings; Simple Extractions; Sealants (to age 16)	Covered at 80%	Covered at 80%
Major Services		
Bridges & Dentures; Crowns,* Inlays,* Onlays*	Covered at 50%	Covered at 50%
Additional Services		
Endodontics; Periodontics; Oral Surgery	Covered at 50%	Covered at 50%
Orthodontia		
Orthodontic Services (6-month waiting period applies)	Not covered	Covered at 50%
Child Age Limitation	Not covered	Up to age 19
Adult Orthodontia	Not covered	$2,500 per covered adult
Maximum Lifetime Benefit	Not covered	$2,500 per covered child

**Every 10 years*
Double coverage not permitted by spouses or dependents who are both employed at Endeavor.

Visit **www.GuardianAnytime.com/mobile** for a link to download the application for your smart phone or tablet. The app lets you view your ID card, find dental care providers, and more! Scan here to get there faster!

NEED A NEW ID CARD?

1. Log in to GuardianAnytime
2. Towards the bottom of your screen, select "ID Cards 'New'"
3. From there, you can print, download, or order a new ID card

USING NETWORK PROVIDERS

You can visit any general dentist or specialist of your choice, but keep in mind that you will pay less out of pocket when you visit an in-network provider.

Please note if you choose to utilize an out-of-network provider, you may be balance billed (the difference between the U&C and their actual charges).

FINDING A NETWORK DENTIST

Follow the steps below to see if your dentist is in Guardian's PPO network:

1. Go to **www.guardiananytime.com**
2. Click on "find a provider" at the top of the page
3. Click on the "find a dentist" button
4. Select "PPO" as your dental plan
5. Fill in your location information
6. Select "Dental Guard Preferred" as the network
7. Click "continue" to view your results

ABOUT YOUR ID CARD

An ID card will be mailed to your home address only if you are enrolling for the first time.

MAXIMUM ROLLOVER

With Maximum Rollover, Guardian will roll over a portion of your unused annual maximum into a personal Maximum Rollover Account (MRA). The MRA can be used in future years if you reach the plan's annual maximum. To qualify, you must submit a claim for covered services and not exceed the paid claims threshold during the plan year.

To find out if you have a Maximum Rollover benefit, call Guardian's Employee Benefits Hotline at 888.600.1600 and give them your company name and this 6-digit plan number: 488229.

You and your insured dependents maintain separate MRAs based on your own claim activity. Each MRA may not exceed the MRA limit. Each year, you will receive an MRA statement detailing the status of the account(s).

MAXIMUM ROLLOVER				
PLAN	PLAN ANNUAL MAX	THRESHOLD	MAX ROLLOVER AMOUNT	MAX ROLLOVER ACCT. LIMIT
Base Plan	$1,250	$600	$300	$1,250
Buy Up Plan	$3,000	$800	$400	$1,500

VOLUNTARY VISION PLAN

Endeavor employees have the opportunity to purchase voluntary vision insurance through Guardian VSP. You may access the **Choice Plan network providers** on their website at **www.vsp.com**. VSP also offers a LASIK discount. Please see the full benefit summary for further details. When you enroll yourself and/or your dependent(s) in this benefit, you pay the full cost through payroll deductions.

GUARDIAN VSP VISION BENEFITS		
	IN-NETWORK	OUT-OF-NETWORK MAXIMUM REIMBURSEMENT
Eye Exam – every 12 months	Covered in full after $10 copay	Up to $45
Prescription Glasses – every 12 months		
• Single Vision • Lined Bifocal • Lined Trifocal	Covered in full after $25 copay	Up to $30 Up to $50 Up to $65
• Progressive Lenses	$50 copay	Up to $50
• Polycarbonate for Children	Covered	Not covered
Frames – every 12 months	$150 allowance	$70 allowance
Contact Lenses – every 12 months (in lieu of glass lenses and frames)	$150 allowance	Up to $105 allowance
Elective Contact Lens Fit & Evaluation	Up to $60*	Not covered

Contact lens exam (fitting and evaluation) is covered in full with a copay not to exceed $60 for all contact lens wearers (standard and premium fit); members will also receive 15% off of the contact lens exam and all other contact lens services.

Double coverage not permitted by spouses or dependents who are both employed at Endeavor.

NOTE: Your VSP information will be listed on your Guardian ID card along with the dental plan information. If you are not enrolled in a dental plan, you will not receive a separate vision card, but your coverage can be looked up by your provider using your Social Security number.

EMPLOYEE CONTRIBUTIONS PER PAY CHECK

(26 PAY PERIODS PER YEAR)

MEDICAL BENEFITS

BCBSTX MEDICAL	
COVERAGE TIER	BI-WEEKLY
Employee Only	$0.00
Employee + Spouse	$76.86
Employee + Child(ren)	$61.49
Family	$120.26

DENTAL BENEFITS

GUARDIAN BASE PLAN	
COVERAGE TIER	BI-WEEKLY
Employee Only	$9.43
Employee + Spouse	$20.29
Employee + Child(ren)	$20.99
Family	$32.98

GUARDIAN BUY-UP PLAN	
COVERAGE TIER	BI-WEEKLY
Employee Only	$16.80
Employee + Spouse	$35.72
Employee + Child(ren)	$44.22
Family	$66.14

VISION BENEFITS

GUARDIAN VSP VISION	
COVERAGE TIER	BI-WEEKLY
Employee Only	$3.46
Employee + Spouse	$6.91
Employee + Child(ren)	$7.41
Family	$11.83

FLEXIBLE SPENDING ACCOUNTS (FSA)

A Flexible Spending Account (FSA) is a benefit that allows you to designate pre-tax dollars to pay for eligible out-of-pocket healthcare and dependent care expenses. The money you set aside reduces your taxable income, which can save you money at tax season. You can participate in an FSA even if you are not enrolled in a medical plan. If you are a current participant, you must opt-in and select a new annual election amount during annual enrollment if you wish to continue your participation in the FSA Account.

HEALTHCARE FSA

You can use your Healthcare FSA to pay for eligible expenses not covered by your medical, dental, and vision insurance plans. Examples of eligible expenses include:

- Medical, prescription drug, dental, and vision copayments and coinsurance
- Over-the-counter medicines
- Orthodontia expenses
- LASIK eye surgery
- Fertility treatments
- Smoking cessation programs

DEPENDENT CARE FSA

The Dependent Care FSA allows you to pay for your dependents' daycare while you are at work or school. If you have dependent children under the age of 13 or dependents of any age who are unable to care for themselves, you can enroll in this plan and choose the annual amount you want to put aside for daycare. These services must be necessary for you and your spouse must be a full time worker or a full time student to be eligible for reimbursement.

Some examples of eligible Dependent Care Expenses include:

- Babysitters
- After school care
- Daycare centers
- Nursery schools
- Summer day camps
- Elder care

If you are electing to participate in the Dependent Care Flexible Spending Account Plan, be sure to keep record of the name of your daycare provider and tax identification number (or SSN) for your personal tax purposes.

For a complete listing of eligible expenses for the Health Care and Dependent Care FSA, go to **www.irs.gov/pub/irs-pdf/p503.pdf**.

If you wish to participate in the FSA Plan, reenrollment is required. FSA Plan elections do not automatically rollover from the prior year.

ANNUAL LIMITS

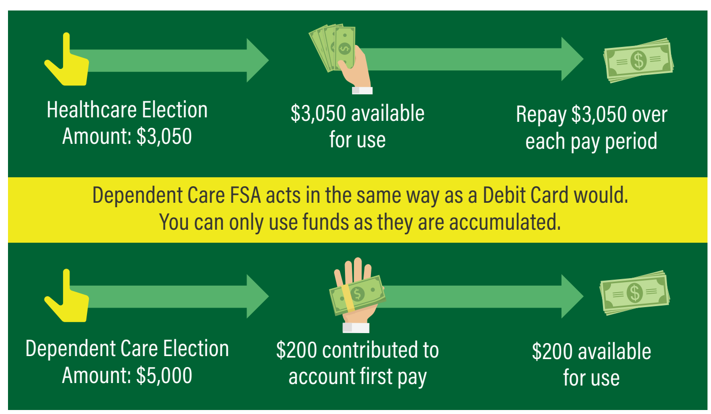
- Healthcare FSA: $3,050
- Dependent Care FSA: $5,000 ($2,500 if married filing separately)

HOW FSAs WORK

Each year during the Annual Enrollment period, you decide how much to set aside for health care and/or dependent care expenses. Your contributions are deducted from your paycheck on a pre-tax basis in equal amounts throughout the plan year. Once you enroll in a flexible spending account, you cannot change your contribution amount for the rest of the plan year unless you have a qualifying life event.

For Healthcare FSA, you can use your entire election on day one of the plan year. Your contributions will still be pulled out from each paycheck for the remainder of the plan year.

When you submit a Dependent Care FSA claim, you must first have enough money deposited into your account from your paycheck before you receive reimbursement. For instance, if you have only contributed $750 to your account for the year, but submit a $1,000 claim, you will only be reimbursed $750. Once you make additional payroll contributions, you will be reimbursed the rest of the claim.



ROLL OVER AND USE IT OR LOSE IT

When you elect an FSA for 2023-2024, funds in your account must be used for expenses made September 1, 2023 through August 31, 2023.

- **Healthcare FSA:** If you have $610 or less left at the end of the plan year, you can roll over those funds to the 2024-2025 plan year. The rolled over funds will be added to your new Plan Year election amount.
- **Dependent Care FSA:** Any funds remaining in your 2023-2024 FSA will be forfeited after August 31, 2023.

FLEXIBLE SPENDING ACCOUNTS (FSA)

HOW TO GET REIMBURSED

There are many different ways you can access your FSA funds. See below for information on how to use the FSA MasterCard and mobile app, as well as submitting claims.

USE YOUR PREPAID MASTERCARD

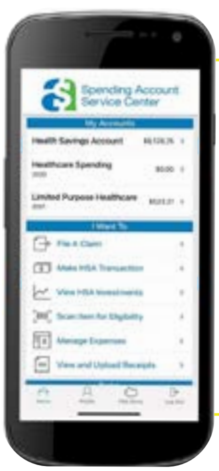
You have instant access to your account funds for:

- Eligible health care and dependent care expenses
- At the point of service: the pharmacy counter, dentist, optometrist or doctor's office, daycare center and wherever MasterCard cards are accepted

USING THE MOBILE APP

Download the mobile app on the App Store or Google Play. In the app, you can:

- View your balance
- Submit receipts
- Sign up for text messages about claims and payments
- Get reimbursed by check or direct deposit



TAKE CONTROL OF YOUR HEALTH BENEFITS WITH THE ***SPENDING ACCOUNT MOBILE CENTER*** APP. GET STARTED BY SCANNING THE CODE BELOW!

FSA SAVINGS EXAMPLES

Let's take a look at the potential tax savings if you decide to set aside money in the Healthcare or Dependent Care FSA.

YOUR ESTIMATED TAX SAVINGS			
WITHOUT HEALTHCARE FSA		WITH HEALTHCARE FSA	
Gross Annual Pay (estimate)	$60,000	Gross Annual Pay (estimate)	$60,000
Estimated Tax Rate (30%)	-$18,000	Maximum Annual Healthcare FSA Contribution	-$3,050
Net Annual Pay	=$42,000	Adjusted Gross Pay	=$56,950
Estimated Annual Healthcare Expenses	-$2,850	Estimated Tax Rate (30%)	-$17,145
Final Take-Home Pay	=$39,150	Final Take-Home Pay	=$39,805

TAKE HOME THIS MUCH MORE **$655**

YOUR ESTIMATED TAX SAVINGS			
WITHOUT DEPENDENT CARE FSA		WITH DEPENDENT CARE FSA	
Gross Annual Pay (estimate)	$60,000	Gross Annual Pay (estimate)	$60,000
Estimated Tax Rate (30%)	-$18,000	Maximum Annual Dependent Care FSA Contribution	-$5,000
Net Annual Pay	=$42,000	Adjusted Gross Pay	=$55,000
Estimated Annual Dependent Care Expenses	-$5,000	Estimated Tax Rate (30%)	-$16,500
Final Take-Home Pay	=$37,000	Final Take-Home Pay	=$38,500

TAKE HOME THIS MUCH MORE **$1,500**

USE ONLINE CLAIM SUBMISSION*

Step-by-step instructions guide you through the process to submit a claim online at the Spending Account Service Center website accessible by:

- Going directly through **https://trion.lh1ondemand.com**
- Reimbursement is made via check or direct deposit

MAIL OR FAX CLAIM SUBMISSION*

Claim forms can be found on the Spending Account Service Center website accessible by:

- Going directly through **http://trion.LH1ondemand.com**
- Reimbursement is made via check or direct deposit

**Appropriate documentation is required. You must include supporting documentation with claim submission.*

ADDITIONAL COMPANY-PAID BENEFITS

SHORT TERM DISABILITY (STD)

The company provides Short Term Disability coverage through Guardian. The STD plan replaces a portion of your income if you are unable to work due to a covered injury or illness.

EMPLOYER-PAID STD INSURANCE	
Elimination Period	• Injury: None • Sickness: 7 days
STD Benefit	• 60% of weekly earnings up to $2,500
Benefit Duration	• Up to 13 weeks
Pre-existing Condition Exclusion:	• 3/12 with a 2 week limitation: An illness or injury for which you received treatment within the 3 months prior to your effective date of coverage is not covered. Disabilities that occur during the first 12 months of coverage due to a pre-existing condition are excluded.

BASIC LIFE AND AD&D INSURANCE

Endeavor provides eligible Energy Services employees working at least 30 hours per week with a life insurance benefit of $30,000. This includes accidental death and dismemberment (AD&D) insurance. This benefit is paid 100% by Endeavor. Remember to update your beneficiary information in Workday each annual enrollment to ensure your beneficiary information is current.

IDENTITY THEFT PROTECTION

Endeavor provides all eligible employees with coverage through **MyIDCare**. This complete identity protection service keeps your identity safe so you can focus on what really matters. Employees can also choose to elect Voluntary Identity Theft coverage for their family, which you will pay for through bi-weekly deductions.

With unlimited access to a team of trained experts, you can rest assured that you'll have the information you need, when you need it. MyIDCare coverage means **complete** identity recovery backed by $1 million insurance. To activate your free MyIDCare program, visit **https://www.myidcare.com/login**.

TRAVELAID

TravelAid provides 24/7 emergency medical, security, and travel assistance — including emergency medical evacuation and repatriation — when you are outside your home country or 100 or more miles away from your permanent residence in your home country. (Expatriates are eligible regardless of distance from your expatriate home.)

Your TravelAid ID: 329111

With TravelAid, you get:

- Pre-Travel immunization information
- Qualified hospitals and facilities
- Replacement of lost or stolen travel documents
- and more!

For more information, visit **www.ibhtravelaid.com**

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Guardian's Employee Assistance Program, Uprise Health, offers services to help promote well-being and enhance the quality of life for you and your family.

Support and guidance is available for assistance with family and personal issues online at **worklife.uprisehealth.com** (Access Code: **worklife**) and by phone at **800.386.7055**. Or send an email to **eapcounselor@uprisehealth.com**.

HELP WITH HEALTH

- Education
- Legal and Financial
- Working Smarter
- Lifestyle and Fitness Management
- Dependent Care and Care Giving

Our EAP now offers digital cognitive behavioral health coaching that uses an evidence-based support framework to match employees with the appropriate level of care based on their unique needs and preferences. Our program now includes tools and coaching to help employees negotiate lower payments for medical bills.

We are also increasing the number of face-to-face counseling visits allowed from 3 per year to 3 per issue.

LEARN MORE!

Go online to worklife.uprisehealth.com or call 800.386.7055

ADDITIONAL COMPANY-PAID BENEFITS

FREE DIGITAL WEIGHT LOSS PROGRAM

Endeavor is happy to provide Wondr™, a digital weight loss program that teaches science-based skills that are clinically-proven to help you enjoy food more, lose weight, sleep better, and lower stress. This is not a diet — by learning these behavioral skills, you can eat your favorite foods and still lose weight.

Endeavor covers the cost of this program and it is available to employees and their dependents over the age of 18 and enrolled in the Endeavor Energy medical plan.

To apply, visit wondrhealth.com/EndeavorEnergy where you will have access to program videos and get connected to an online health coach and fellow participants.

EMPLOYEE PERKS AND DISCOUNTS

Endeavor has partnered with the following companies to provide employees exclusive access to an array of unique discounts.

Visit the Perks and Discounts page on SharePoint for more information.

THE WELLNESS ENDEAVOR

The Wellness Endeavor is an annual wellness program focusing on providing great opportunities to elevate our employees' health and wellness journey. The Wellness Endeavor includes exciting quarterly events, health-focused competitions, and annual opportunities to earn points. The employee who earns the most points by the end of the year will **win a trip for two**! The destination changes every year, but past destinations have included Las Vegas, San Francisco and Nashville. Challenges have included, but are not limited to:

- Biggest Winner Weight Loss Challenge
- June Step Challenge
- Champions Cup Sporting Event
- Virtual Checkup

There are several exciting prizes to win along the way. Prizes have included Pelotons, Rowers, Apple Watches, Wireless Ear Buds, Fitbit Scales, Fitbit Fitness Trackers, Endeavor-Branded Gear, and many more!

Visit the Employee Wellness page on SharePoint for program details.

VOLUNTARY LIFE & DISABILITY INSURANCE

VOLUNTARY LIFE AND AD&D INSURANCE

VOLUNTARY LIFE INSURANCE

Employees who would like to supplement their employer paid basic life insurance policy may purchase additional term coverage through Guardian. When you enroll yourself and/or your dependents in this benefit, you pay the full cost of premiums through payroll deductions.

Please note that **YOU** must first be enrolled in Voluntary Life Insurance before you can elect this coverage for your dependents.

AD&D BENEFIT

If you purchase Voluntary Life Insurance for yourself, your spouse, or your child(ren), you will automatically receive an Accidental Death and Dismemberment benefit equal to the amount of Voluntary Life Insurance you choose.

VOLUNTARY LIFE AND AD&D INSURANCE	
COVERAGE TYPE	BENEFIT AMOUNT
Employee Coverage	• Life Insurance available in $10,000 increments • AD&D benefit is equal to the chosen Life benefit amount • Maximum/Guarantee issue of $250,000
Spouse Coverage *(Spouse rates are based on employee's age)*	• Life Insurance is available in $5,000 increments • AD&D benefit is equal to the chosen Life benefit amount • Maximum of 100% of the employee's coverage amount, not to exceed $50,000 • Guaranteed issue: $50,000
Child Coverage *(Infant to age 26)*	• Life Insurance is available in $5,000 increments • Maximum/Guarantee issue of $25,000

Evidence of Insurability is waived for newly eligible employees but is required for late entrants. This means if you do not enroll for this coverage when you are first eligible, you will need to verify your good health status if you choose to enroll at a later date.

FEATURES OF THE PLAN:

- **Portability:** Allows you to take coverage with you if you terminate employment.*
- **Conversion:** Allows you to continue your coverage after your group plan has terminated.*
- **Accelerated life benefit:** A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.

** Some restrictions my apply, see your plan certificate for details.*

VOLUNTARY LONG TERM DISABILITY (LTD)

You have the option to purchase Long Term Disability coverage through Guardian. The LTD plan offers a monthly benefit to help replace income lost during periods of disability greater than 90 days. Visit the carrier's website at **www.guardiananytime.com** for additional information.

VOLUNTARY LTD INSURANCE	
Elimination Period	• 90 days
LTD Benefit	• 60% of base salary monthly earnings up to $10,000
Benefit Duration	• Social Security Normal Retirement Age Standard ADEA; RBD
Pre-existing Condition Exclusion:	• 12 months prior/12 months after exclusion. An illness or injury for which you received treatment within the 12 months prior to your effective date of coverage is not covered. Disabilities that occur during the first 12 months of coverage due to a pre-existing condition are excluded.

Evidence of Insurability is waived for newly eligible employees but is required for late entrants. This means if you do not enroll for this coverage when you are first eligible, you will need to verify your good health status if you choose to enroll at a later date.

EXTRA PROTECTION FOR YOUR HEALTH

ONLY OFFERED DURING NEW HIRE ENROLLMENT OR ANNUAL ENROLLMENT

While the Endeavor medical plan offers great protection for your general health needs, everyone's needs are different. We offer the following voluntary plans to provide enhanced protection for extenuating health circumstances. You can take the coverage with you if you leave the company, as long as you continue making premium payments to the insurance carrier.

VOLUNTARY ACCIDENT INSURANCE

An Accident Insurance plan can help cover the costs associated with treating or recovering from an unexpected injury. If you purchase Accident Insurance through Guardian and get hurt in a covered accident, they send you a check for covered injuries and let you decide the best way to spend it.

EXAMPLES OF COVERED INJURIES INCLUDE:

- **Broken bones and torn ligaments**
- **Concussions**
- **Eye injuries**
- **Burns**
- **Ruptured discs**

FEATURES OF THE PLAN:

- **No worries** — You receive cash benefits for covered injuries sustained in a single accident.
- **Portability** — You can keep your coverage if you leave Endeavor.
- **AD&D Benefit** — $100,000 for employee, $40,000 for spouse, and $20,000 for child.

Double coverage not permitted by spouses or dependents who are both employed at Endeavor.

You do not have to be enrolled in the BCBS Medical Plan to enroll in these Guardian benefits.

VOLUNTARY CRITICAL ILLNESS/CANCER INSURANCE

Guardian's Critical Illness Insurance plan helps minimize financial worries by providing cash to help with the extra expenses associated with your recovery. If you are diagnosed with a covered illness or certain cancers, the Critical Illness plan provides a lump-sum cash benefit to use however you wish. Employees can purchase up to $30,000 in coverage and spouses are eligible for up to $15,000 in coverage. Spouse amount cannot exceed 100% of the employee amount.

EXAMPLES OF COVERED ILLNESSES INCLUDE:

- **Heart attack or stroke**
- **Cancer**
- **Coronary artery bypass surgery**
- **Paralysis due to covered accident**
- **Major organ failure**
- **End-stage renal (kidney) failure**

EXAMPLES OF COVERED EXPENSES:

- Medical expenses and alternative treatments
- Household and childcare expenses
- Travel / lodging for treatment in another city

FEATURES OF THE PLAN:

- **Portability** — You can keep your coverage if you leave Endeavor.
- **No charge for child coverage** — If you enroll yourself for this coverage, you can enroll your child(ren) up to age 26 on the policy at no extra cost.

EXTRA PROTECTION FOR YOUR HEALTH

ONLY OFFERED DURING NEW HIRE ENROLLMENT OR ANNUAL ENROLLMENT

VOLUNTARY HOSPITAL INDEMNITY INSURANCE

Even if you have medical insurance, Guardian's Hospital Indemnity plan can be used to supplement your coverage if you are admitted to the hospital for treatment. With the average hospital stay costing more than $10,000, Hospital Indemnity Insurance can be a great resource to add to your financial plan, giving you the confidence of knowing your finances are better protected.

If you elect coverage for yourself, you can also get coverage for your spouse and / or dependent child(ren). If a person covered under the Hospital Indemnity plan is hospitalized, the plan pays you a cash benefit that can be used in any way you see fit. This coverage is portable, so you can take it with you if you leave Endeavor.

PLAN FEATURE	BENEFIT DESCRIPTION
Hospital Admission	Pays $1,000 per insured per calendar year
Diagnostic Procedure	$250 per insured per calendar year
Outpatient Surgical Procedure	Tier 1 - $750 Tier 2 - $1,500 per day of surgery to a max of 1 day per year, per insured
Pre-Existing Condition Exclusion	3-month lookback, 6-month treatment-free, 12-month exclusion
Guarantee Issue?	Yes, no medical questions asked if you enroll when first eligible

FEATURES OF THE PLAN:

- **Age limit** — Applicants over the age of 69 are NOT eligible to enroll in the Hospital Indemnity benefits.
- **Spouse coverage** — Spouse's rate is based on employee's age bracket.

Double coverage not permitted by spouses or dependents who are both employed at Endeavor.

401(K) RETIREMENT PLAN

WHILE RETIREMENT MAY BE MANY YEARS AWAY, IT'S IMPORTANT YOU START SAVING NOW.

Endeavor will help you reach your goals sooner by matching your contribution **dollar-for-dollar (up to 8% per pay period)** through our company sponsored 401(k) plan.

ELIGIBILITY

All full-time employees over the age of 18 are eligible to enroll. You can begin participating in the 401(k) on the first of the month following date of hire.

AUTO ENROLLMENT

The Plan includes an automatic salary deferral feature, which enrolls you automatically with a 3% pre-tax contribution. You have an option to cancel your enrollment or increase your contribution. To change your contribution amount, visit **www.401k.com.**

TAKE ADVANTAGE OF A HIGHLY COMPETITIVE MATCHING CONTRIBUTION FROM ENDEAVOR

To help you reach your retirement goal, Endeavor matches your contribution dollar for dollar up to 8% per pay period. For example, if an employee with a salary of $50,000 contributes 8% to their Endeavor retirement account, that would be $4,000. Endeavor would match that the $4,000, for a total of $8,000 contributed to the retirement account. Employees have the option of making 401(k) contributions pre-tax, Roth or after tax. Employee contributions cannot exceed the IRS 401(k) annual contribution limit.

$50,000 X 8%	= $4,000
Company Match	+ $4,000
Total	**= $8,000**

401(K) VESTING SCHEDULE	
YEARS OF SERVICE	PERCENT VESTED
1 year	50%
2 years	100%

QUESTIONS?

Call Fidelity at **800.835.5097** or visit **www.401k.com**.

TRADITIONAL 401(K) vs. ROTH 401(K)

Depending on your needs, these factors could help you decide which option is better.

TRADITIONAL 401(K)

- Your contributions go in before taxes
- You pay taxes on contributions and earnings later
- You may withdraw contributions at $59^{1/2}$ years old. You are required to withdraw at $70^{1/2}$ years old if you are no longer working
- You avoid paying taxes on however much you contribute in income every year
- Your balance can be rolled over directly into a rollover IRA when you leave the employer

Makes sense if you think your tax bracket will be lower in retirement.

ROTH 401(K)

- Your contributions go in after taxes
- You pay taxes on contributions now
- Qualified withdrawals are income tax free (after age $59^{1/2}$ for workers who have maintained their account for five years)
- Your balance can be rolled over directly into a regular Roth IRA when you leave the employer

Makes sense if you think your tax bracket will be the same or higher in retirement.

BENEFIT FAQS

CAN I MAKE CHANGES TO MY BENEFITS DURING THE YEAR?

You can only make changes if you experience a Qualifying Life Event. Changes must be requested in Workday within 30 days from the event date, and proper documentation must be submitted to Human Resources. Read more about Qualifying Life Events on page 1.

DO I HAVE TO TAKE ACTION DURING ANNUAL ENROLLMENT?

It depends. If you are already enrolled in benefits and want to keep your existing coverage for the 2023-2024 plan year, NO, you do not need to enroll for benefits. Your current benefits will roll over. The only exception is if you are enrolled in the Medical or Dependent Care FSA benefit — both of these benefits REQUIRE a NEW ELECTION to be made EVERY new Plan Year.

If you are not currently enrolled in benefits and want to be enrolled or make changes for the 2023-2024 plan year, YES, you will need to actively enroll during the Annual Enrollment window (July 17-August 4).

DO I HAVE TO ENROLL IN ENDEAVOR'S MEDICAL PLAN TO ENROLL IN THE HEALTHCARE FSA PLAN?

No, employees can enroll in the FSA plan without electing the medical plan.

IF I ENROLL IN THE DEPENDENT CARE FSA PLAN, CAN I STILL CLAIM DAYCARE EXPENSES ON MY TAXES AT THE END OF THE YEAR?

No, since your elections throughout the year are pre-taxed, you cannot claim those expenses again when filing your taxes at the end of the year. Consult your tax advisor for additional information.

HOW DO I GET REIMBURSED FOR FSA EXPENSES?

You can either use your Prepaid MasterCard with your annual funds loaded or you can submit a claim using the online claims submission process.

IF I'M CURRENTLY ENROLLED IN AN FSA PLAN AND WISH TO CONTINUE PARTICIPATING, DO I HAVE TO TAKE ACTION DURING ANNUAL ENROLLMENT?

Yes. FSA plans require active enrollment. Therefore, if you are currently enrolled and wish to continue participation for the 2023-2024 plan year, then you must re-enroll during annual enrollment.

IF I AM CANCELING MY COVERAGE OR DROPPING A DEPENDENT FROM MY PLAN, WHEN IS THE LAST DAY OF MY COVERAGE?

The last day of your coverage will be August 31, 2023.

I AM ENROLLING/CHANGING TO A NEW PLAN/ADDING A DEPENDENT TO MY PLAN. WHEN IS THE FIRST DAY OF MY COVERAGE?

The first day of your coverage will be September 1, 2023.

AT WHAT AGE CAN MY DEPENDENT NO LONGER BE COVERED UNDER MY MEDICAL PLAN?

Your dependent is eligible for coverage up to their 26th birthday. Once they reach their 26th birthday, benefits will be terminated at the end of their birthday month. They are, however, eligible for COBRA coverage.

WHEN AM I CONSIDERED A "LATE ENTRANT" AND WHAT DOES THAT MEAN?

You are considered a late entrant when you do not enroll in a benefit when you are first eligible and you later decide (i.e., during annual enrollment) that you want to enroll. When you are a considered a "late entrant," some benefits may require an EOI (Evidence of Insurability) form to be completed and approved by the carrier.

WHERE CAN I GO TO FIND ADDITIONAL BENEFIT RESOURCES?

Additional resources are available online through SharePoint. Go to **https://acscoeer.sharepoint.com/sites/EER**, and select *Employee Benefits* under *Quick Links* at the bottom of the page to access additional information.

BENEFIT TYPE	RESOURCE NAME	PHONE NUMBER	WEBSITE	PLAN ID
Medical	BCBSTX	800.521.2227	www.bcbstx.com	163614
Pharmacy	BCBSTX	800.423.1973	www.bcbstx.com	163614
Endeavor Family Clinic	Marathon Health	432.848.4175	https://my.marathon-health.com	163614
Sprouts Energy Learning Center	Bright Horizons	844.409.0022	brighthorizons.com/sproutsenergy	N/A
Telemedicine/Virtual Visits	BCBSTX	888.680.8646	www.MDLIVE.com/bcbstx	Your member ID number
Identity Theft Protection	MyIDCare	800.939.4170	www.myidcare.com	
Employee Assistance Program (EAP)	UpriseHealth	800.386.7055	worklife.uprisehealth.com Password: worklife	N/A
Dental	Guardian	800.541.7846	www.guardiananytime.com	00488229
Vision	Guardian/VSP	800.877.7195	www.vsp.com	00488229
Healthcare Flexible Spending Account	MMA Spending Accounts	800.580.6854	https://trion.LH1ondemand.com	N/A
Dependent Care Flexible Spending Account	MMA Spending Accounts	800.580.6854	https://trion.LH1ondemand.com	N/A
Life and AD&D	Guardian	800.525.4542	www.guardiananytime.com	00488229
Short Term Disability	Guardian	800.268.2525	www.guardiananytime.com	00488229
Long Term Disability	Guardian	800.538.4583	www.guardiananytime.com	00488229
Accident	Guardian	800.541.7846	www.guardiananytime.com	00488229
Critical Illness	Guardian	800.268.2525	www.guardiananytime.com	00488229
Hospital Indemnity	Guardian	800.268.2525	www.guardiananytime.com	00488229
Family Medical Leave Assistance	Guardian	888.889.2953	https://g00488229.glicleavepro.com	00488229
TravelAid	Guardian	800.527.0218	www.ibhtravelaid.com	329111
401(k) Plan	Fidelity	800.835.5097	www.401k.com	32493

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefits information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual Plan Documents the actual Plan Documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996.

*If you have any questions about this summary, please contact Human Resources at **HRBenefits@eeronline.com**.*

OUR CORE VALUES

INTEGRITY

HSE EXCELLENCE

TECHNICAL + FINANCIAL DISCIPLINE

CONTINUOUS IMPROVEMENT

PEOPLE + TEAMWORK