

ADDENDUM

LIFESTYLE SPENDING AND WELLNESS PROGRAM

The Alera Group Lifestyle Spending Account (LSA) is a discretionary, employer-provided benefit designed to reimburse certain nonmedical, taxable lifestyle and wellness expenses.

LSA accounts are available to all active colleagues of Alera Group, Inc. (“Alera Group”) who are enrolled in the Alera Group Medical Plan. Spouses, domestic partners, and dependents are not eligible to have their own LSA accounts unless they independently satisfy the eligibility requirements as active Alera Group colleagues.

NOTE: Eligibility is determined by Alera Group, Inc. and may change due to employment status changes, enrollment changes, or other circumstances as determined by Alera Group, Inc.

LSA Spending Benefits

Eligible Alera Group colleagues will have their LSA account funded by Alera Group with up to \$500 per eligible colleague per Plan Year upon completion of a qualified annual preventive physical examination that is:

- Billed as preventive in nature (not diagnostic); and
- Coded using one of the following CPT codes:
 - 99381 through 99387 (new patients)
 - 99391 through 99397 (established patients)

Verification of completion of a qualified preventive exam will be determined Alera Group, which may include medical claims data or other verification methods required to be submitted by colleagues; however, colleagues are not required to submit documentation unless requested.

Alera Group will use a six-month lookback period applies for preventive exams completed between July 1, 2025, and December 31, 2025. To qualify under the lookback provision, the colleague must be actively employed by Alera Group and enrolled in an Alera Group medical plan both at the time of the exam and at the time LSA funding is applied.

Contributions are made only after all eligibility requirements are satisfied, including verification of a qualified preventive exam. Funding timing (including the deposit schedule) is determined by the Plan Sponsor and is not immediate upon completion of the preventive exam.

Colleagues may not contribute their own funds to the LSA. Once funded, LSAs are accessible through the MyChoice Accounts mobile application or web portal.

Eligible LSA Expenses

LSA funds may be used to reimburse approved lifestyle and wellness expenses, including but not limited to:

- Gym and fitness memberships
- Fitness classes and personal training
- Meditation and mindfulness applications
- Fitness equipment, apparel, and accessories
- Wellness & Lifestyle programs

The complete and current list of eligible expenses is maintained on the Alera Group Benefits Website and within the Alera Group Benefits Center. The Plan Sponsor reserves the right to modify the list of eligible expenses at any time.

Expenses that meet the following criteria will not be reimbursed:

- Fall outside approved expense categories;
- Are reimbursed or reimbursable under another plan or program;
- Lack required documentation;
- Are incurred outside the Plan Year; or
- Otherwise fail to meet Plan guidelines.

LSA funds may not be used for cash withdrawals, cash equivalents, or expense substitutions unless explicitly approved by Alera Group.

Reimbursement Procedures

Colleagues must pay for eligible expenses out of pocket and submit a claim for reimbursement through MyChoice Accounts (online or mobile app) using the LSA Manual Claim Form.

Each claim must include an itemized receipt, contract, invoice, or bank or credit card statement clearly showing:

- Colleague name;
- Provider or merchant name;
- Date the expense was incurred;
- Amount paid.

Colleagues must certify that:

- The expenses are eligible under the Plan;
- The expenses have not been reimbursed under any other plan; and
- All required documentation is complete and accurate.

Incomplete or insufficient documentation may result in denial of the claim.

The incurred date of an expense is the date on which the service was received or the item was purchased, not the date of payment or reimbursement.

Tax Treatment of LSA reimbursements

All LSA reimbursements constitute taxable income and will be reported through payroll. Applicable federal, state, and local taxes will be withheld.

Colleagues are encouraged to consult a personal tax advisor regarding individual tax implications.

Termination of Employment

Eligibility for the LSA ends on a colleague's employment termination date.

If a colleague completes a qualified preventive exam but terminates employment before LSA funding is applied, no LSA contribution will be made.

If a colleague has remaining LSA funds at the time of termination, unused funds will be forfeited.

LSA funds may not be cashed out, transferred, or rolled over following termination of employment.

Wellness Program Notice

The Alera Group Lifestyle Spending and Wellness account is a voluntary wellness program available to eligible employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others.

If you choose to participate in the LSA program, you will be asked to complete a physical examination, which may include a health risk assessment that is comprised of a series of questions about your health-related activities and behaviors and whether you have certain medical conditions (e.g., cancer, diabetes, or heart disease). You are not required to complete the physical examination. However, if you do, you will receive up to \$500 in your LSA Spending account pursuant to the terms and conditions provided in the Addendum. Although you are not required to complete the physical exam, only colleagues who do will receive the \$500 in their LSA spending account.

Employees who choose not to participate, or who do not submit information, will not be subject to discrimination, retaliation, coercion, or adverse employment action. Alera Group is required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Alera Group, Inc. may use aggregate information it collects to design a program based on identified health risks in the workplace, the LSA program will never disclose any of your personal information either publicly or to Alera Group, Inc., except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

As part of the Lifestyle Spending Account (LSA) program, Alera Group may collect limited employee information in connection with administering reimbursements and verifying eligibility. This information may include:

- Employee identifying information (such as name, employee ID number, and contact information);
- Verification of an annual wellness exam via claims or form submission (for Kaiser participants);
- Program participation and reimbursement information (such as categories of submitted expenses and reimbursement amounts); and
- In limited circumstances, information necessary to substantiate eligibility for a reimbursable expense.

The program is not intended to request or require individuals to disclose detailed medical diagnoses or medical records.

Information collected through the LSA program will be used solely for legitimate business purposes, including:

- Determining eligibility for participation in the LSA program;
- Administering and operating the LSA program;
- Processing and approving reimbursement requests; and
- Complying with applicable legal, tax, and reporting requirements.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individuals who will receive your personally identifiable health information are:

- Alera Group's internal personnel responsible for administering employee benefits;
- Third-party vendors or administrators engaged to process claims or provide administrative services; and
- Other parties as required by law or as necessary to comply with tax or regulatory obligations.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision.

Alera Group takes reasonable and appropriate measures to protect the confidentiality and security of information collected through the LSA program. These measures include:

- Limiting access to information to individuals and vendors with a legitimate need to know;
- Using administrative, technical, and physical safeguards to protect information from unauthorized access, disclosure, or misuse; and
- Requiring third-party vendors to maintain confidentiality and data security protections consistent with applicable law and contractual requirements.

For questions regarding the LSA Program, including any protections against discrimination and retaliation, please contact the Alera Group Benefits Center at (888) 850-1765.