

Empower Pharmacy

2025 Benefit Summary

At Empower Pharmacy, we believe our employees are our most valuable asset.

We are committed to helping you manage and improve your health and wellbeing as well as your families. Each year we offer benefit plans to ensure we continue to provide quality health care and financial security to our employees.



Employee Eligibility

Your benefits eligibility begins on the first of the month following your hire date. You have a 31-day window from your eligibility date to elect your benefits.

Dependent Eligibility

Eligible dependents include your legal spouse (or common-law spouse where recognized), or domestic partner, children under 26, and unmarried, disabled dependents over 26.

Medical Plan | United Healthcare

At Empower, you have a choice between three medical plan options that all offer:

- ✓ Comprehensive health coverage
- ✓ 100% in-network coverage for preventive care
- ✓ Prescription drug benefits through United Healthcare
- ✓ Access to telehealth virtual doctor visits and virtual therapists



Medical Benefits	Preferred Plan	Standard Plan	Plus Plan
Annual Deductible	\$750 Individual \$1,500 Family	\$2,500 Individual \$5,000 Family	\$3,500 Individual \$7,000 Family
Annual Out-of-Pocket Maximum	\$4,000 Individual \$8,000 Family	\$6,000 Individual \$12,000 Family	\$6,350 Individual \$12,700 Family
Coinsurance	20%*	20%*	20%*
Preventive Care	Covered at 100%, deductible waived		
Primary Care Office Visit			
Under age 19	\$0 copay	\$0 copay	20%*
Over age 19	\$15 copay	\$15 copay	20%*
Specialist Office Visit			
Tier 1 Specialist	\$40 copay	\$40 copay	20%*
Specialist Provider	\$50 copay	\$50 copay	20%*
Telehealth	\$0 copay	\$0 copay	20%*
Urgent Care Center	\$25 copay	\$25 copay	20%*
Emergency Room	\$400 copay + deductible coinsurance	\$400 copay + deductible coinsurance	20%*
Inpatient Hospital	20%*	20%*	20%*
Outpatient Services	20%*	20%*	20%*

*after deductible

FREE Medication Programs

Empower Free Compounded Medication Benefits: Empower offers free compounded medications and standard injectable supplies to **full-time employees and their spouses or domestic partners** after a 90-day introductory period, with a 50% retail discount on additional supplies.

Integrative Health Solutions: All **full-time employees** of Empower Pharmacy and Empower Pharma, **along with their spouses or domestic partners**, enjoy discounted consultations and lab work, fee-free prescription management, no-cost nurse calls, and free compounded medication benefits.

IV Therapy: Employees can access **free** on-site IV infusions with formulations for immunity, performance, and beauty.

Telehealth | United Healthcare

When you enroll in one of the Empower Pharmacy medical plan with United Healthcare, **you AND your dependents** gain 24/7 access to virtual care. Board-certified doctors can address a variety of health concerns, prescribe medications if needed, and provide virtual therapy for mental health support.

Telehealth Visits are:

- ✓ **\$0 copay for PPO Members**
- ✓ **20% after Deductible for HDHP Members**

Pharmacy | United Healthcare

This program is included in your medical plan, regardless of which you choose. That means you will only have one ID card for both medical care and prescriptions.

Rx Benefits	Preferred Plan	Standard Plan	Plus Plan
Generic*	\$5	\$5	\$5 after deductible
Preferred*	\$40	\$40	\$40 after deductible
Non-Preferred*	\$105	\$105	\$105 after deductible
Specialty Drugs*	\$250	\$250	\$250 after deductible

*30-day supply

Benefits that work for you.

We offer generous paid time off and holidays, encouraging you to recharge, reduce stress, and focus on your well-being.

- ✓ **Time Away From Work:** Empower offers generous sick leave, vacation time, and additional types of paid time off—all available for you to use starting your first day!
- ✓ **Holiday Pay:** Enjoy 8 paid company holidays each year, plus 2 flexible floating holidays to use whenever you choose!
- ✓ **Flexible Work Schedule:** At Empower Pharmacy, we recognize that achieving a work-life balance is essential for both employee happiness and productivity. Therefore, we provide flexible schedules tailored to your needs.
- ✓ **Paid Parental Leave:** We believe that family is central to everything we do, which is why we are dedicated to supporting our employees during one of life's most important milestones: parenthood. Our paid parental leave policy is crafted to offer you the time, support, and resources to care for your new family member while effectively managing your work responsibilities.
- ✓ **Other Paid Leave:** We understand how crucial it is to stand by our employees during important life events and civic duties. To that end, we provide paid time off for jury duty, bereavement, and voting.

Dental Plan | United Healthcare

We offer dental coverage through United Healthcare which includes **100% coverage for preventive services!**

Dental Summary	PPO National Options PPO 30	DHMO National Exclusive Network Plan
Annual Deductible	\$50 Individual \$150 Family	\$0 Individual \$0 Family
Annual Plan Maximum	\$2,300	None
Preventive Services	Covered 100%	See fee schedule
Basic Services	20%	See fee schedule
Major Services	50%	See fee schedule
Orthodontia (Adult + Child up to age 26)	50%	See fee schedule

Exceptional FREE Benefits!

We're proud to offer these valuable benefits at no cost to our employees, setting us apart as a company that truly cares about your well-being.

- **Basic Life Insurance** – Life insurance is provided at no cost for you, your spouse, and dependents, with optional voluntary upgrades available.
- **Short-Term Disability** – 100% employer-paid coverage to protect your income during a short-term injury or illness.
- **Employee Assistance Program (EAP)** – Free mental health and counseling services for **you AND your family**.
- **BenefitHub** – Access exciting discounts on all the brands you love! Find discounts for travel, tickets, auto, electronics, food, and more.

Vision Plan | United Healthcare

Vision Summary (In-Network)

Exam	\$10 copay
Basic Lenses (single / bifocal / trifocal)	\$15 / \$15 / \$15
Contact Lenses (in lieu of glasses)	100% after \$15 copay; Up to 6 boxes per year
Contacts Medically Necessary	100% covered
Frames	\$15 copay
Frame Allowance	\$180 allowance, 30% discount off remaining at participating providers

401(K) Plan | Hays Financial Group

Save for the retirement of your dreams, we offer a 401(k) plan. You choose how much to deposit each pay period and how your money is invested. One advantage of our 401(k) plan is that **we match 100% on the first 3%, plus 50% on the next 2%** of your 401k contribution.

- ✓ **Employer Match: 100% immediately vested**

Additional Benefits

Empower Pharmacy provides these other great benefits:

- **Flexible Spending Account** – Save on medical and dependent care expenses with tax benefits.
- **Voluntary Long-Term Disability** – Replace 60% of income after accidents or illnesses, available for purchase on a voluntary basis.
- **Voluntary Accident Insurance** – Get lump-sum payments for copays, deductibles, lost income or everyday expenses following an accidental injury.
- **Voluntary Hospital Indemnity** – Financial support for hospital bills or daily expenses during a covered hospital stay.
- **Voluntary Critical Illness** – Receive a lump-sum benefit for serious conditions like stroke, heart attack, or cancer.
- **Pet Insurance** – Empower Pharmacy offers Pet insurance through Nationwide for pet accidents, illnesses, and wellness care.
- **Identity Theft Protection** – This LifeLock plan offers a full set of features to help protect you and your covered family members against identity theft.
- **Prepaid Legal Coverage** – LegalShield offers affordable access to attorneys for personal legal needs, covering you and your dependents.

