

It's time to choose **BENEFITS TO LIVE WELL.**

2024 NEW HIRE GUIDE

WELCOME to Lennox!

Everything we do at Lennox is focused on our core values of Integrity, Respect, and Excellence — starting with delivering a competitive benefits package to our talented team.

Lennox is proud to offer a wide range of plans, coverage options, and wellness resources as a part of our commitment to helping our employees live well. We care about providing quality benefits to support your total health and well-being, so you can feel your best at work and at home.

We encourage you to review this guide and visit LIIBenefits.com for additional details on the benefits available to help you live well.

- Compare coverage options and costs
- Find contact information
- Access free resources and tools
- Learn about financial wellness
- And more!



Scan the QR code for a shortcut to the site.

Cover the **RIGHT PEOPLE**

As a full-time Lennox employee, you and your dependents are eligible to enroll in benefits. Eligible dependents include:

- Legal spouse
- Children up to age 26, including natural born, adopted, stepchildren, or a child for whom you or your spouse has received a court order requiring you to provide benefits
- Children age 26 or older if they are medically certified as disabled (prior to age 26) and dependent on you for support

Keep In Mind

- When you add a dependent for the first time, you must submit dependent eligibility verification documentation (such as a marriage license or birth certificate) directly to **BenefitSource** within 60 days of electing benefits. Your dependent's benefits will not be effective until documentation is received.
- You can only change your benefits and coverage during annual Open Enrollment, or within 31 days of a Qualifying Life Event.



Enrollment Key Facts

You **must** enroll within 31 days of your benefits eligibility effective date. Once enrolled, coverage will start the 1st of the following month of your eligibility date.*

If you do not enroll, you will only receive Lennox-paid benefits which include Basic Life and AD&D Insurance, Short-Term Disability, and the Employee Assistance Program.

** If you are on a probationary status, your benefit coverage will start on day 91 after hire date; if you are transferred to a different status prior to day 91, your benefit coverage may start earlier. Contact your Human Resource Business Partner for more information.*

READY to Enroll?

- Call **BenefitSource** directly at **(800) 284-4549** (M-F, 7am - 7pm CST)
- Visit at Lennox.bswift.com
- Scan the QR code for a shortcut to **BenefitSource**.



Be sure to...

- Answer the **Tobacco Use** and **Working Spouse Status** questions to avoid paying monthly surcharges.
- Save your Confirmation Statement after submitting your elections.

Choose Your HEALTH PLANS

Medical

Lennox offers two medical plan options through UMR, the **Green Plan** and the **Blue Plan**. Both plans offer:

- The same in-network providers,
- Coverage for the same health care services,
- Free in-network preventive care, and
- Prescription drug coverage allowing you to fill your prescriptions at retail pharmacies or through the home delivery program.

While you can choose any doctor or specialist, choosing a UMR Choice Plus in-network provider ensures the highest level of coverage.

Need help? Quantum Health can help you navigate your health care benefits and save you money.

Quantum Health Care Coordinators can help you:

- Choose the right plan
- Find in-network doctors
- Reduce out-of-pocket expenses
- Confirm coverage and pre-certify medical procedures
- Provide chronic condition support, including free prescriptions

Call **(877) 220-2279**
(M-F, 7:30am - 9pm CST)

Visit **LIIQuantum.com**



PLAN FEATURES	GREEN PLAN*		BLUE PLAN*	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible <i>(The amount you must pay before the plan will pay for non-preventive care.)</i>				
Individual	\$1,500	\$3,000	\$850	\$1,700
Family	\$4,500	\$9,000	\$2,550	\$5,100
Out-of-Pocket Maximum <i>(The maximum amount you'll pay out of pocket for the plan year.)</i>				
Individual	\$8,375	\$16,750	\$7,825	\$15,650
Family	\$16,750	\$33,500	\$15,650	\$31,300
What You Pay After the Deductible				
Physician Office Visit				
Urgent Care	20%	40%	20%	40%
Hospital Services				
Emergency Care	\$250 + 20% <i>(copay waived if admitted within 24 hours)</i>		\$250 + 20% <i>(copay waived if admitted within 24 hours)</i>	

* This is a summary of your benefits. Visit **LIIBenefits.com** for more information.

Your Wellness Journey Matters To Lennox

LIIveWell is a partnership between Lennox and WebMD to help you stay healthy and bring out your best. This free program provides you with a personalized approach on the topics that matter most to you, including physical fitness, emotional balance, and chronic condition management.

Save Even More By Taking The Following Actions:

- 1. Confirm Tobacco Use**
If you or your covered spouse use tobacco, you will pay an additional \$150 per person per month.
- 2. Certify Working Spouse Status**
You will pay an additional \$100 per month if you cover your spouse who is eligible for coverage under his or her employer's plan.
- 3. Complete an Annual Health Screening**
If you enroll in the Lennox medical plan before August 1, you and your covered spouse must complete a Health Screening to set your baseline and avoid paying a monthly surcharge the following year.*

Visit **LIIBenefits.com** for more details.

* If you are unable to meet these requirements, you and your physician may recommend an alternative by contacting LIIveWell at **(844) 800-2454**.

Dental

Lennox's dental plan, through Delta Dental, covers preventive care at no cost to you, to keep your teeth and gums healthy. You also have coverage for basic and major services, as well as orthodontia for dependent children.

PLAN FEATURES	IN-NETWORK
Annual Deductible	\$50 per person (\$150 family)
Annual Maximum Benefit	\$1,500 per person
Preventive Services	Covered at 100%, no deductible
Basic Services	20% after deductible
Major Services (includes implants)	50% after deductible
Orthodontics (dependent children only)	50% after a \$50 deductible
Orthodontia Lifetime Maximum	\$1,500 per person



Vision

Lennox's vision plan, through EyeMed, includes benefits for a routine eye exam, prescription eyeglasses, contacts, and services if you have diabetes. If you choose a PLUS provider, you'll receive a \$0 eye exam and an additional \$50 added to your frame allowance.

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
	WHAT YOU PAY	
Routine Eye Exam <i>Once per calendar year</i>	\$5 copay	Amount over \$50
Eyeglass Lenses (single vision) <i>Once per calendar year</i>	\$0	Amount over \$50
Eyeglass Frames <i>Every other calendar year</i>	Amount over \$155 (20% discount off the balance over \$155)	Amount over \$70
Eyeglass Frames (PLUS Providers) <i>Every other calendar year</i>	Amount over \$205 (20% discount off the balance over \$205)	Amount over \$70
Contact Lenses (in lieu of eyeglass lenses) <i>Once per calendar year</i>	Amount over \$150	Amount over \$105

Flexible Spending Accounts (FSAs)

Lennox employees can receive additional tax savings on health care and dependent care expenses by actively enrolling in Flexible Spending Accounts (FSAs).

	HEALTH CARE FSA	DEPENDENT CARE FSA
How Much You Can Contribute	\$250 minimum \$3,050 maximum	\$250 minimum \$5,000 maximum (\$2,500 if married but filing taxes separately)
Eligible Expenses	Medical, prescription drug, dental, and vision expenses for yourself and eligible dependents	Child care for your children under 13 and elder care expenses for a dependent adult
Payment Methods	Use your FSA debit card or submit claims for reimbursement online	Submit claims for reimbursement online
Availability of Funds	Immediately	As funds accumulate in your account
Rollover Dollars	Balance up to \$610 rolls over to the next year	Unused funds will be forfeited

SUPPORT for Your Health

Lennox offers its medical plan members a range of free or low-cost programs designed to help you and your family achieve optimal health.

- **Quantum Health** is a no-cost benefit to help you easily navigate your medical, wellness, and pharmacy benefits.
 - » Quantum Health **Care Coordinators** can help you maximize your coverage, reduce out-of-pocket costs, secure medical pre-authorizations, address claims/billing inquiries, and more.
 - » Quantum Health's **One-on-One** Support Program provides free individualized support for specific chronic conditions including diabetes, coronary artery disease (CAD), congestive heart failure (CHF), asthma, or CPOD. Ask about the **\$0 Copay Prescription Program** to learn more about receiving free medication.
- **Virta Health** brings together technology, proven strategies, and a physician-led care team to help you manage and reverse Type 2 diabetes — at no cost to you.
- **Omada Health** offers enhanced diabetes and hypertension support to help you manage your chronic condition. You'll receive personalized coaching, online lessons, peer support, and supplies delivered to your home when you enroll — all at no cost to you.
- **Doctor on Demand by Included Health** connects you with a board-certified physician for virtual medical or mental health care anytime, anywhere — for only \$30 per visit.
- **SurgeryPlus** provides access to top surgeons and high-quality care services. All employees' cost share, including deductible and coinsurance, are waived — essentially making planned surgery through SurgeryPlus free!
- **Expert Medical Opinion** is there when you need a second medical opinion about a diagnosis or treatment plan — at no cost to you.
- **Oshi Health's** digestive care benefit virtually connects you with a personal care team — that includes a licensed GI provider, to treat your GI-related symptoms or a pre-existing chronic GI condition.
- **Hinge Health's** physical therapy benefit can provide you with a personalized, safe, and effective virtual exercise program to help alleviate your chronic back, knee, hip, neck, shoulder, or pelvic pain.

PROTECT Your Family

Protecting your finances and your loved ones gives you peace of mind. Lennox offers the benefits below to help you safeguard what matters most.

- Life and AD&D Insurance
- Disability Insurance
- Accident Insurance
- Critical Illness Insurance
- Pet Insurance
- Discounted Legal Services
- Group Home and Auto
- Employee Stock Purchase Plan (ESPP)
- **401(k) Retirement Plan**



The information included in this guide is intended as an overview only. It is not a complete description, nor is it a substitute for the applicable plan documents, Summary Plan Descriptions, or insurance contracts. In all cases, the official plan documents govern and are the final authority on the terms of the benefit plans. The Company reserves the right to modify, amend, or terminate the benefit plans at any time and for any reason. Receiving this document or participating in Company benefits is not a guarantee of future or continued employment or benefits.

GET HELP When You Need It

Lennox provides resources that offer support and guidance when you need it most.

- **Employee Assistance Program (EAP)** offers a variety of confidential support options for work-related and personal challenges, big or small. You also receive 5 free counseling sessions per family member per issue per year.
- **BetterHelp** virtual therapy, a component of the Lennox EAP, provides convenient, individualized counseling through text messaging, chat, phone, and video.
- **Calm** mental fitness app helps you alleviate stress, ease anxiety, improve focus, and live a happier and healthier life. You and up to 5 of your dependents can register for free Calm Premium subscriptions.

Visit [LIIBenefits.com](https://www.LIIBenefits.com) to learn more!



With Lennox's **401(k) Retirement Plan** you have the opportunity to increase your savings for the future. Lennox will also match a portion of the pay you contribute — this is essentially free money!

To learn more, visit [LIIBenefits.com](https://www.LIIBenefits.com) or get started directly on Fidelity's website [NetBenefits.com](https://www.NetBenefits.com).