

INTEGRITY | RESPECT | EXCELLENCE

2025 OPEN ENROLLMENT PRESENTATION

October 2024



It's in the Air

OUR CORE VALUES

INTEGRITY

Accountability

We deliver on our commitments.

Positive Engagement

We energize and motivate others.

Trust

We are honest, ethical and safe.

RESPECT

Customer Experience

We earn the loyalty of our customers.

Sustainability

We care for our community and planet.

Talent

We foster belonging and create opportunities to grow.

EXCELLENCE

Innovation

We embrace original ideas and creative solutions.

Quality

We strive for continuous improvements.

Results

We prioritize superior outcomes for our stakeholders.

MEET YOUR BENEFITS SPECIALISTS



Connor Hubbard

Sr. Benefits Analyst

- Healthcare
- Flexible Spending Accounts (FSA)
- Legal Shield



Angie Collier

Sr. Benefits & Wellness Analyst

- Wellness



April Williams

Sr. Benefits Analyst

- Disability
- Life insurance
- Accident
- Critical Illness



Rebecca Wyatt

Benefits Supervisor

- Financial Wellness
- 401k Retirement plans



Lauren Brambila

Director, Benefits

- Escalated benefits issues

Lennox Benefits Specialists are dedicated to managing and optimizing every aspect of your benefit plan.

LENNOX BENEFITS PHILOSOPHY

Empowerment

Variety of resources and guidance so you can make informed decisions about your health and wellbeing.

Flexibility

Provide plans and programs that accommodate your specific needs.

Prevention & Wellness

Encourage preventative care and a healthy lifestyle to reduce overall healthcare costs and improve wellbeing.

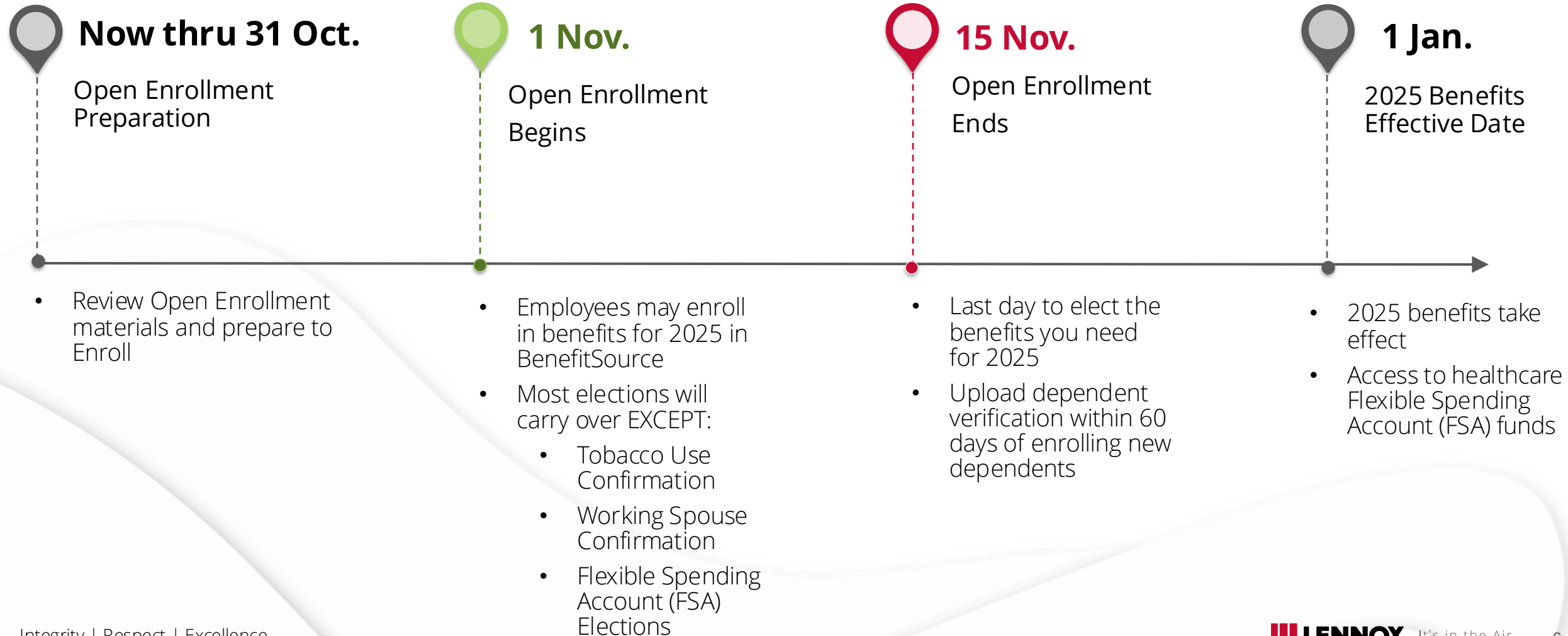
Long-Term Security

Focus on long-term protection and savings to support future security.

WELCOME TO LENNOX BENEFITS!



TIMELINE



OPEN ENROLLMENT

Your **once-a-year** opportunity to review and enroll in benefits.



Coverage begins on January 1 and no changes can be made unless a qualifying life event occurs.

HOW TO ENROLL?

PREP



Employee ID



Dependent Info

Social Security Number & Birth Dates



Verification

i.e. Birth & Marriage Certificates

ELECT



Online

BenefitSource



Call

(800) 284-4549

WHO CAN YOU COVER?



Eligible Family Members

Legal Spouse

Includes common law spouses where legal under state law

Dependent Verification

- Marriage certificate
- Federal tax return
- State tax return
- Common law affidavit

Dependent children (< age 26)

- Biological children
- Legally adopted children
- Children covered under a medical support court order
- Stepchildren

- Birth certificate
- Adoption certificate
- Official hospital record
- Document of legal custody/guardianship

Adult child (age 26+)

Incapable of self-support due to Official Hospital Record a mental or physical disability

- Marriage certificate
- Birth certificate
- Medical records



You have 60 days post-enrollment to provide verification documents.

WHAT'S NEW IN 2025?

Part of the
Lennox
Medical Plan

Benefit	Description
Doctor on Demand is FREE	Unlimited FREE virtual medical & mental health visits
GRAIL	NEW no-cost, early-detection multi-cancer blood test
Carrum Cancer Care	NEW end-to-end cancer support program
Omada for Prevention	NEW weight loss & pre-diabetes program
Lantern (formerly SurgeryPlus)	Pre-surgery phone consult with Lantern REQUIRED for any joint or spine procedure (even if surgery is not provided through Lantern)
Emergency Room Copay	ER copay increasing to \$300 per visit (waived if admitted)
Medical Premiums	Increase to medical premiums
Dental Premiums	Increase to dental premiums
SupportLinc	NEW Employee Assistance Program (EAP) – replacing Magellan



PHYSICAL WELLBEING BENEFITS

Healthcare
Navigation Experts

Medical Insurance

Virtual
Care

Prescription
Drug Coverage

Surgery Support

Virtual Physical
Therapy

Diabetes
Management

Hypertension
Management

Weight
Management

Virtual Digestive
Care

Cancer Support

Dental Insurance

Vision Insurance

Health FSA

Sick Leave Support

Expert Second
Opinion

Range of preventative health options designed to maintain good health and prevent illness.

QUANTUM HEALTH: SIMPLIFY YOUR HEALTHCARE

One-stop shop in choosing the right medical plan and options to make the most of your benefits.

Find in-network providers

Compare costs

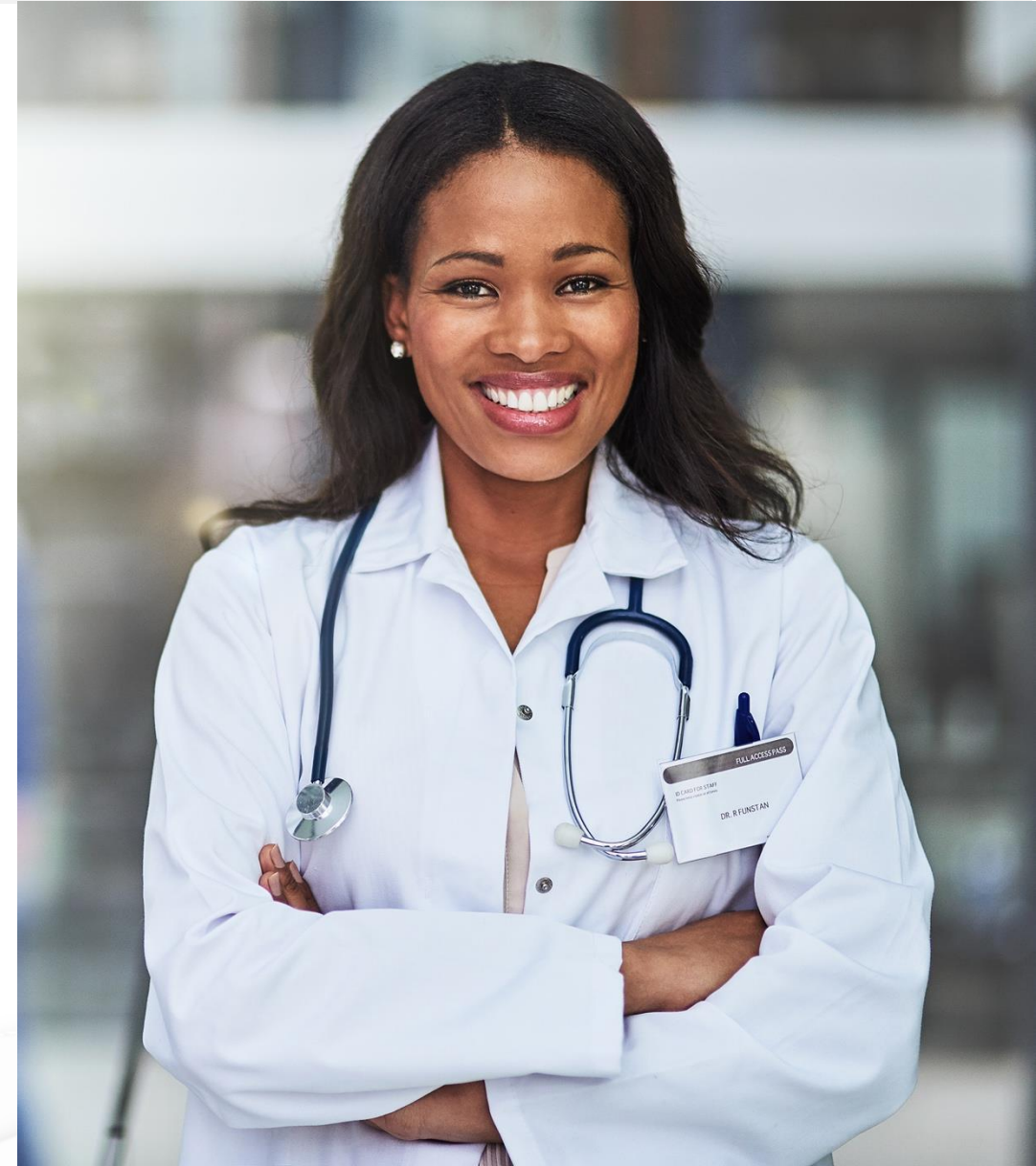
Resolve billing issue

Personalized support programs

\$0 copay prescription drugs


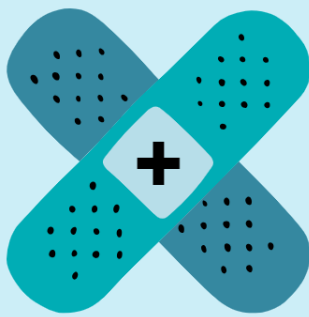
877-220-2279 • Monday – Friday • 7:30am-9pm CST

Integrity | Respect | Excellence



MEDICAL INSURANCE PLAN OPTIONS

Which plan is right for you?

2025 Healthcare Plans	
Green Plan	Blue Plan
<p>Best for those who expect less doctors' visits.</p> 	<p>Best suited for those who expect more doctors' visits.</p> 
<p>Identical plans, except for deductible, out of pocket maximum, and payroll deductions.</p>	

WHAT'S FREE ON BOTH PLANS?

Annual
Physicals

Preventive
Screenings

Immunizations
/ Flu Shots

Diagnostic X-
Ray / Lab

Virtual Medical
& Mental
Health Doctor
Visits

Tobacco
Cessation

Weight
Management

Hypertension
Management

Diabetes
Management

Diabetes
Reversal

Virtual
Physical
Therapy

Virtual
Digestive
Health Care

Chronic
Condition
Support

Chronic
Condition
Medication

Expert Medical
Opinion

Surgical
Centers of
Excellence

Multi-Cancer
Early
Detection
Blood Test

End-to-End
Cancer
Support

MEDICAL INSURANCE PLAN DETAILS

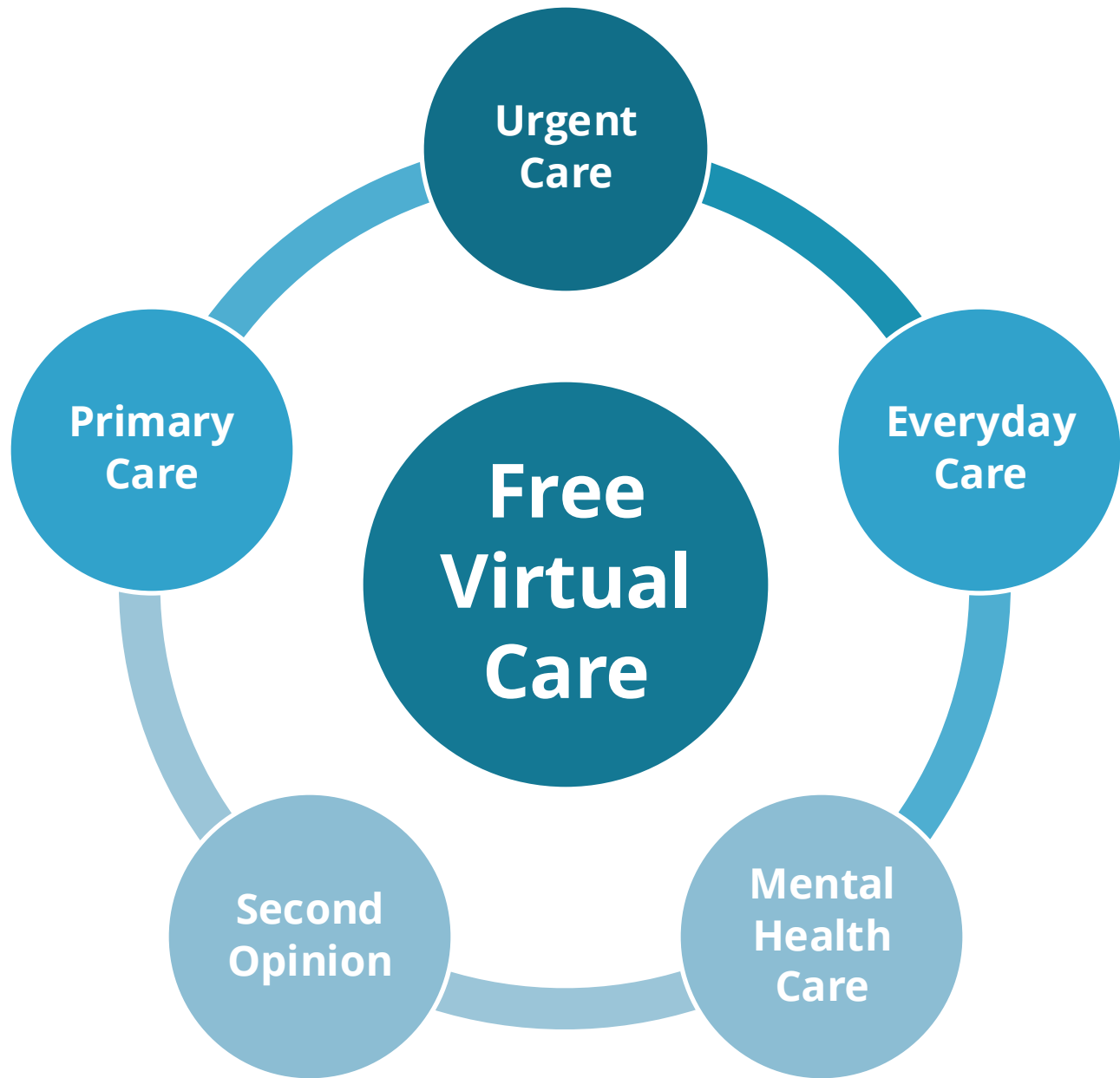
PLAN FEATURES*	GREEN PLAN*		BLUE PLAN*	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
Individual	\$1,500	\$3,000	\$850	\$1,700
Family	\$4,500	\$9,000	\$2,550	\$5,100
Annual Out-of-Pocket Maximum				
Individual	\$8,375	\$16,750	\$7,825	\$15,650
Family	\$16,750	\$33,500	\$15,650	\$31,300
What You Pay After the Annual Deductible Is Met				
Physician Office Visit				
Urgent Care	20%	40%	20%	40%
Hospital Services				
ER Services	\$300 + 20% (copay waived if admitted within 24 hours)		\$300 + 20% (copay waived if admitted within 24 hours)	

- UnitedHealthcare network of doctors
- Free preventive care
- Free x-rays & lab work
- Unlimited \$0 virtual care visits
- \$300 copay + deductible/coinsurance for ER visits

Almost 100% of Lennox employees use in-network providers.



on demand



Medical plan members get unlimited \$0 virtual visits with Doctor on Demand.

PRESCRIPTION DRUG BENEFITS

The logo for Optum Rx, featuring the word "Optum" in orange and "Rx" in grey with a registered trademark symbol.

Non-specialty prescription management including in-network, local pharmacy filling, home delivery, drug option comparison.

The logo for VIVIO, featuring the word "VIVIO" in a bold, dark grey sans-serif font with a small red horizontal bar above the "O".

Management of specialty drugs commonly used to treat chronic, complex, or rare conditions.

The logo for Quantum Health, featuring a stylized yellow and green graphic of a person's head and shoulders next to the text "Quantum HEALTH" in green.

Personalized health management assistance, including \$0 copay prescription program for some chronic conditions.

Save on medications with prescription coverage included in both medical plans.

PRESCRIPTION DRUG BENEFIT DETAILS

Plan Feature	Retail Pharmacy * (31-day supply)	Home Delivery * (90-day supply)
Deductible	\$250/person	
What You Pay After the Deductible		
Generic	10% (\$10 min, \$20 max)	10% (\$25 min, \$50 max)
Preferred Brand Name (Formulary)	30% (\$50 min, \$100 max)	30% (\$125 min, \$250 max)
Non-Preferred Brand Name (Non-Formulary)	50% (\$75 min, \$150 max)	50% (\$187.50 min, \$375 max)

**In-network coverage only. If you fill prescriptions at an out-of-network pharmacy, you'll pay the full cost.*

MEDICAL PREMIUMS (HOURLY)

Hourly Monthly Rates

Coverage Tier	Green Plan	Blue Plan
Employee Only	\$74 + \$4	\$135 + \$6
Employee + Spouse	\$214 + \$10	\$338 + \$16
Employee + Child(ren)	\$200 + \$10	\$311 + \$15
Employee + Family	\$314 + \$15	\$516 + \$25

MEDICAL PREMIUMS (SALARIED)

Salaried Monthly Rates

Coverage Tier	Green Plan	Blue Plan
Employee Only	\$100 + \$5	\$175 + \$8
Employee + Spouse	\$267 + \$13	\$420 + \$20
Employee + Child(ren)	\$246 + \$12	\$391 + \$19
Employee + Family	\$382 + \$18	\$601 + \$29

Surgery Support

Waives all costs for eligible non-emergent surgeries, including: orthopedic, joint, spine, cardiac, gynecological, gastrointestinal, ear, nose, and throat procedures.



Virtual Physical Therapy

100% covered, personalized services to help relieve chronic pain and discomfort in the back, knee, and hip. Allows you to complete therapy anywhere, anytime.



Diabetes Management

Personalized support for managing your diabetes. Receive free smart devices to monitor glucose levels



Hypertension Management

Lower high blood pressure with a free digital monitor and personalized 1-on-1 lifestyle change programs.



Weight Management

Digital weight loss and diabetes prevention program. Connected scale to track weight, activity, and food.



Virtual Digestive Care

Personalized care for gastrointestinal conditions. Offers virtual diagnosis, treatment, and prescriptions with 24/7 care support, reducing time to diagnosis and improving symptoms.



100% covered when enrolled in medical insurance.

CANCER SUPPORT



Multicancer early
detection blood
test

24/7 access to
oncology-certified
nurses



Specialized
oncologist reviews

Personalized
cancer treatment
plans



GRAIL

carrumhealth

DENTAL INSURANCE



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 <i>(includes implants)</i>	50% after deductible
Orthodontics <i>(dependent children only)</i>	50% after a \$50 deductible
Orthodontia Lifetime Maximum	\$1,500 per person

Preventative dental care is covered at 100%.

DENTAL INSURANCE

Monthly Rates

Coverage Tier	Dental Contributions
Employee Only	\$29.19 + \$2.69
Employee + Spouse	\$59.67 + \$5.67
Employee + Child(ren)	\$61.17 + \$5.67
Employee + Family	\$98.92 + \$9.42

VISION INSURANCE



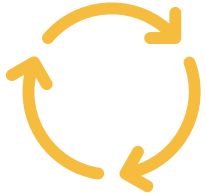
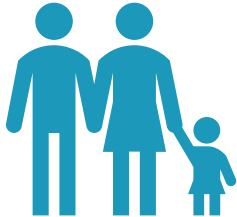
PLAN FEATURES*	IN-NETWORK
	WHAT YOU PAY
Routine Eye Exam <i>Once per calendar year</i>	\$5 copay
Eyeglass Lenses (<i>single vision</i>) <i>Once per calendar year</i>	\$0
Eyeglass Frames <i>Every other calendar year</i>	Amount over \$155
Contact Lenses (<i>instead of glasses</i>) <i>Once per calendar year</i>	Amount over \$150



\$0 copay for routine exams through PLUS providers.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

Contribute up to \$3,200 and access the full amount January 1st for eligible healthcare expenses.



Save Money

Set aside pre-tax money for eligible healthcare expenses.

Cover Family

Funds can be used for the whole family.

Easy Payment

Easy payment through your FSA card.

Roll Over

Roll over \$640 at the end of the year.



MENTAL WELLBEING

**Employee
Assistance
Program**

**Calm
App**

**Virtual
Counseling**

PTO

**Fitness
Support**

Helping you maintain a healthy and positive mindset.

EMPLOYEE ASSISTANCE PROGRAM (EAP)



**Tools and
counseling to
help manage:**



Stress



**Relationship
Issues**



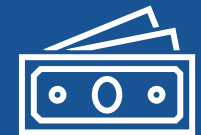
**Work-Life
Balance**



Parenting



**Substance
Abuse**



**Financial
Concerns**

Every family member has access to five counseling sessions per issue, each year



WORK LIFE WELLBEING

**Dependent
FSA**

**Parental
Leave**

**Legal
Services**

**Military
Leave**

**Charitable
Giving**

Support to help you find balance between work and life.



Dependent Care Flexible Spending Account

Set aside pre-tax money,
min of **\$250** up to a max of **\$5,000**
to be used toward:

- Nursery school
- Licensed day care centers
- In-home day care providers
- Before and after school care
- Summer day camp

Funds unused at the end of the year will be forfeited.

LEGAL SERVICES PLAN



Access to legal advice when you need it most.

Family Law

Traffic Matters

Identity Theft
Issues

Real Estate

Financial
Matters

Estate Planning

Wills

Renter



FINANCIAL WELLBEING

401k

Life Insurance &
AD&D

Disability
Benefits

Accident Insurance

Employee Stock
Purchase Plan

Employee Rebate
Program

Tuition Assistance
Program

Critical Illness
Insurance

1:1 Financial
Coaching

Home & Auto
Insurance

Pet Insurance

Employee
Discounts

Offering programs that give financial peace of mind.

DISABILITY LEAVE OF ABSENCE BENEFITS

Short Term Disability

If you are unable to work due to a serious health condition or injury, this **company-paid** benefit provides partial income replacement for up to **26 weeks**.



Long Term Disability

Purchase coverage during Open Enrollment to receive tax-free benefits that replace pre-disability earnings (up to \$10,000/month) after 26 weeks of injury or illness.



Life Insurance and AD&D

100% Company-paid Basic Life and AD&D coverage, both equal to **1x your annual earnings**, with a required beneficiary designation.



Supplemental Life & AD&D

Elect additional Life and AD&D coverage, with costs based on your age and coverage amount, and coverage available in increments of **\$1,000 up to 5x your annual earnings**.



Dependent Life Insurance

Available for your spouse, children, or eligible dependents, with you automatically designated as the beneficiary.



Critical Illness Insurance

Enroll to receive coverage for extra expenses related to critical illnesses like cancer, Alzheimer's, ALS, and more for yourself or your dependents.



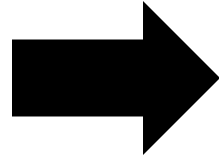
Accident Insurance

Cash benefit for covered injuries, helping with medical costs, transportation, rehab, lost income, and everyday expenses giving you financial support beyond your primary coverage.

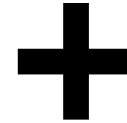


BENEFIT SURCHARGES

During Open Enrollment




Certify Working Spouse Status




Confirm Tobacco Use

Tobacco Cessation

If you or your spouse uses tobacco, we can help you quit.

Convenient tobacco cessation support tools to help you quit smoking and improve your well-being including free nicotine replacement aids and free counseling.

Surcharges apply to medical premiums only

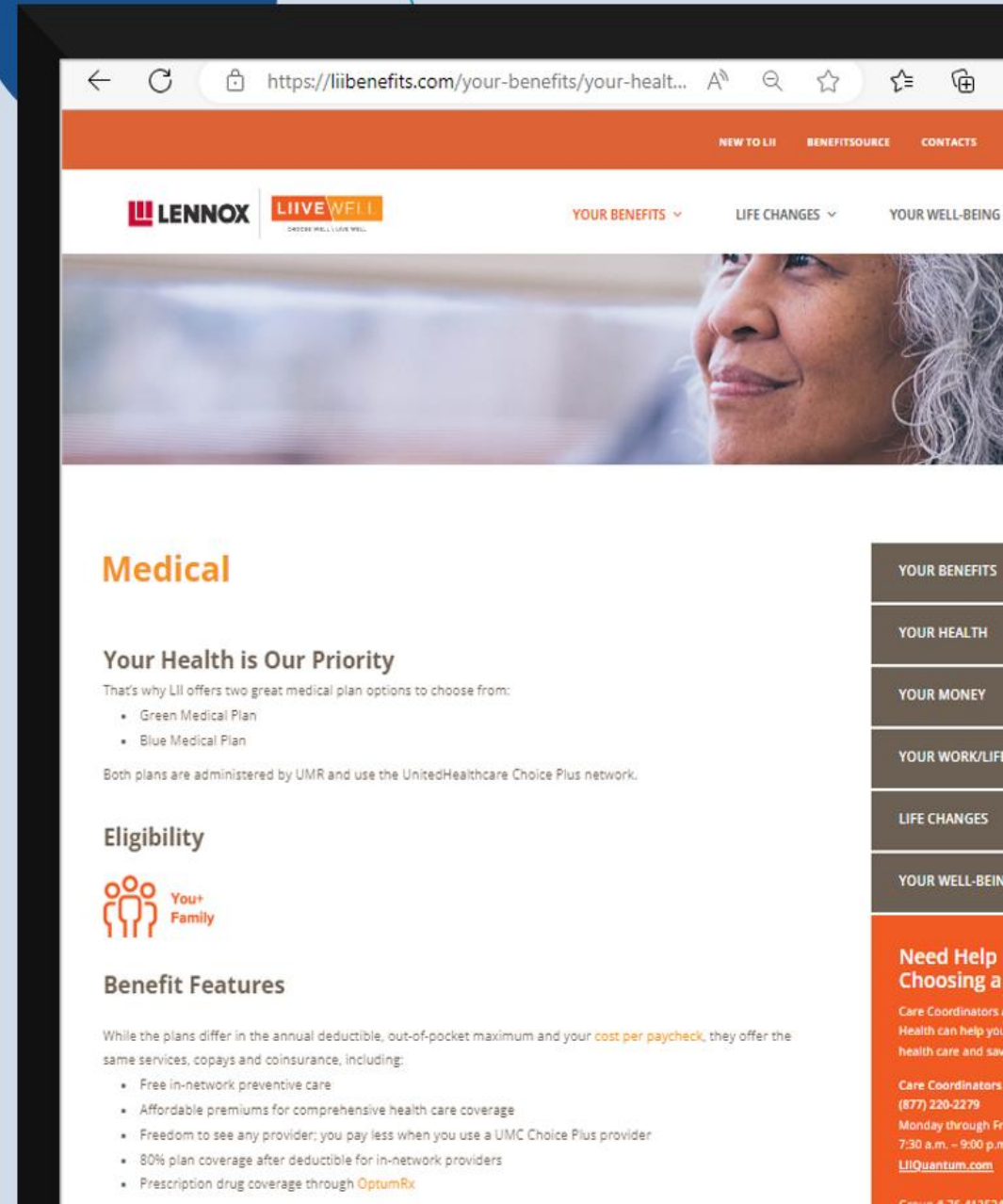
What is LIIBenefits.com?

- Lennox **benefits information** website
- **No password** to remember
- **Explains** what benefits are offered & how to use them
- Shows you **where to go** to sign up or get help

Includes:

- Your **Health**
- Your **Money**
- Your **Well-Being**
- Your **Life**

Explore Your
Benefits



YOUR GO-TO BENEFITS RESOURCES

Where can I learn more about benefits?



Visit
LIIBenefits.com

Benefits Website

Which health plan should I choose?



Call
[\(877\) 220 - 2279](tel:(877)220-2279)

Quantum Health

How do I enroll?

 Call
[\(800\) 284 - 4549](tel:(800)284-4549)

or

Visit 
Lennox.bswift.com

BenefitSource

2025 OPEN ENROLLMENT

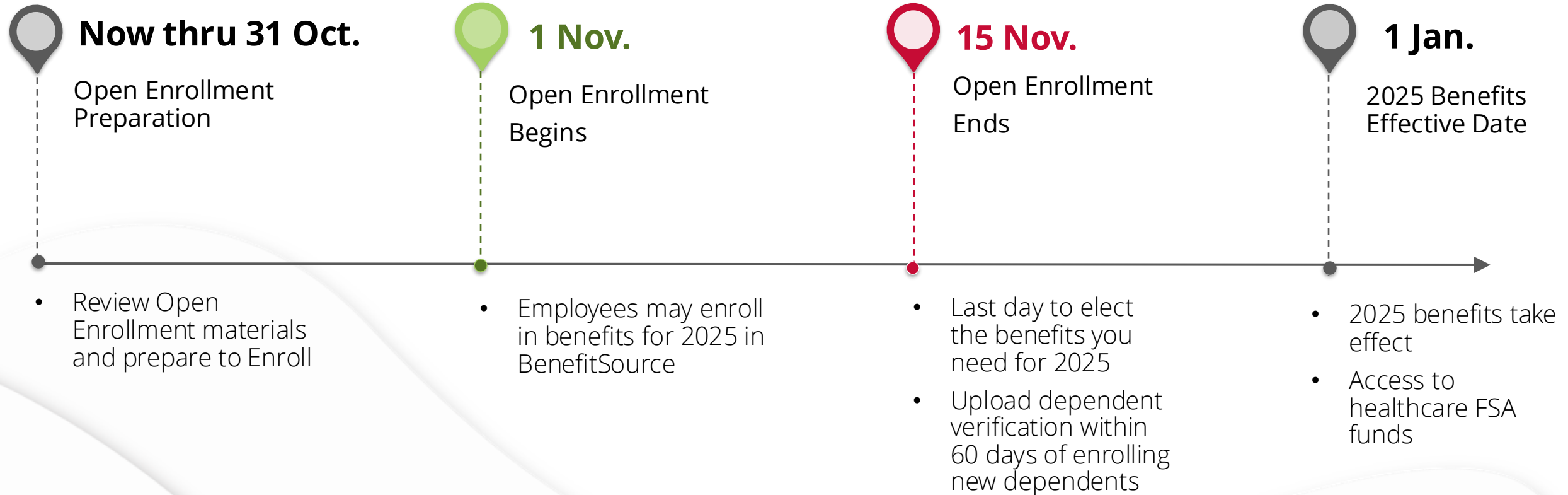
- Open Enrollment is **November 1st – 15th**
- **Enrollment via BenefitSource**
 - **Lennox.bswift.com**
 - **(800) 284 - 4549**
- Passive enrollment – most elections will carry over **EXCEPT**:
 - Tobacco Use Confirmation
 - Working Spouse Certification
 - Flexible Spending Account (FSA) Elections
- No changes allowed outside of Open Enrollment (without a qualifying life event submitted within 31 days of event)
- **No exceptions if Open Enrollment is missed**

It's time to choose
LENNOX BENEFITS
2025 Open Enrollment: 11/1/24 – 11/15/24



LENNOX | **LIVE WELL**
WHERE WE'LL LIVE WELL.

TIMELINE



QUESTIONS?

Prefer to ask a question in private?

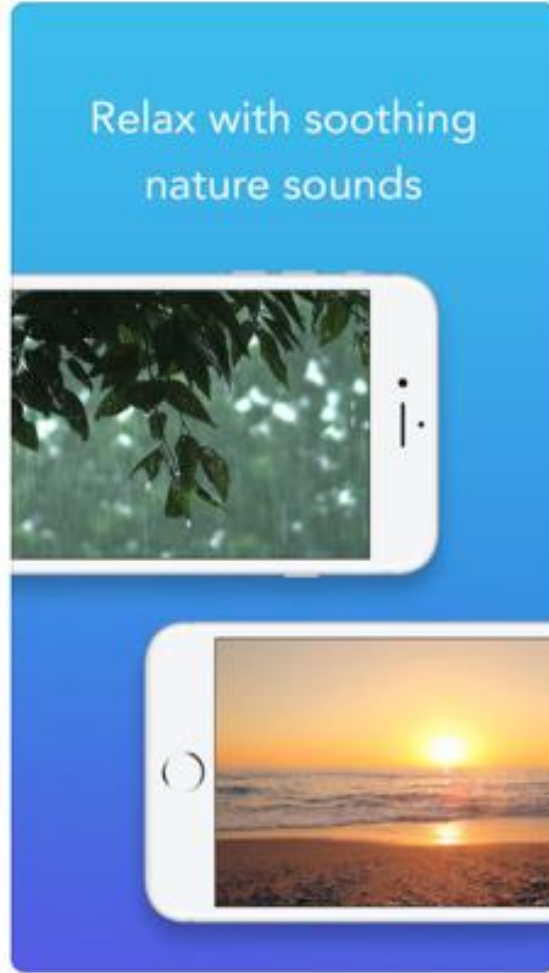
- **HR**
- **Quantum Health's Care Coordinators**

APPENDIX

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

Annual Physicals	Covered at 100%
Diagnostic X-Ray / Lab	Covered at 100%
Immunizations / Flu Shots	Covered at 100%
Preventive Screenings	Free annual preventive screenings
Mental Health / Counseling	5 Free EAP visits
Resilience	Free Premium family Calm subscription
Tobacco Cessation	Free tobacco cessation program
Weight Management	Free weight management program through Omada for Prevention
Diabetes & Hypertension Management	Free Diabetes & Hypertension programs through Omada
Diabetes Reversal	Free Diabetes Reversal program through Virta
Physical Therapy/Pain Management	Free virtual exercise/physical therapy program through Hinge
Digestive Health Care	Free virtual digestive healthcare program through Oshi
Chronic Condition Support	Free one-on-one Chronic Condition Support through Quantum
Chronic Condition Medication	Free medications for certain chronic conditions
Expert Medical Opinion	Free expert medical second opinions through Included Health
Surgical Centers of Excellence	Free elective surgery through Surgery Plus
Virtual Medical & Mental Health Care	Free virtual visits for primary care, urgent care or mental health
Multi-Cancer Early Detection Blood Test	Covered at 100%
End-to-End Cancer Support	Free 1-on-1 care support from diagnosis to treatment

UNWIND WITH THE CALM APP



Free premium family subscription.