Welcome to the **LENNOX TEAM**

2025 New Hire Benefits Guide















It's Time to Choose Lennox Benefits

Integrity, Respect, and Excellence are at the core of everything we do at Lennox — starting with delivering a competitive benefits package to our talented team.

With a wide range of plans, coverage options, and wellness resources, we're committed to supporting your overall health and well-being, so you can feel your best at work and at home.

Knowing which Lennox benefits are available and right for you will help you make informed decisions. We encourage you to review this New Hire Benefits Guide and take advantage of everything we have to offer in 2025. Your desired elections must be submitted **within 31 days** of eligibility.

Welcome to our team!

LIIBenefits.com is Your Go-To Benefits Resource!

Get the latest information and updates year-round.

- Compare plan options
- Review your monthly costs
- Connect with providers
- Explore 24/7 virtual care options
- Get help managing chronic conditions
- Keep track of your total well-being
- Access free financial wellness tools
- Discover employee perks & discounts
- Follow onsite & virtual Lennox events
- And more!



ACTION REQUIRED

Your Benefits, Your Choice

If you wish to have coverage in 2025, you must actively elect the specific benefits you need, such as medical, dental, vision, Flexible Spending Accounts (FSAs), voluntary insurances, and the legal plan benefit within 31 days of eligibility.

If you waive coverage or do not complete enrollment, you will still be automatically enrolled in Company-paid Basic Life and Accidental Death & Dismemberment (AD&D) coverage, Short-Term Disability (STD), and EAP benefits.

When Do You Enroll?

Key Dates

As a new hire, you must enroll **within 31 days** of your benefits eligibility date.

Your elected coverage will begin on the 1st of the following month after your eligibility date.*

* If you are a new hire on a probationary status, your elected benefits coverage will start on day 91 after your hire date. If you are transferred to a different status prior to day 91, your benefit coverage may start earlier. Contact your local HR Team for more information.

Who's Eligible To Enroll?

Eligible Employees

Lennox benefits are available to those who are:

- Salaried: Scheduled to work at least 20 hours per week
- Hourly: Scheduled to work at least 30 hours per week

Eligible Dependents

In addition to yourself, the following family members can also be enrolled in Lennox benefits if they qualify:

- Your legal spouse*
- Your children (up to age 26)
 - Biological children,
 - Stepchildren,
 - Legally adopted children, or
 - Children covered under a medical support court order.
- Your adult child (age 26+) incapable of self-support due to a mental or physical disability.
- * The monthly \$100 Working Spouse surcharge <u>will</u> apply in 2025 if you enroll your spouse in a Lennox medical plan while they are eligible for another employer's medical plan.

Adding a Dependent?

You will be required to submit dependent verification documents (marriage certificate, birth certificates, and/or adoption papers) within 60 days of enrolling eligible family members.

Dependent benefits will not be effective until their eligibility is approved.

How Can You Enroll?

We want you to take advantage of all our benefits as soon as you join our team.

BenefitSource is part of your HR Team during enrollment and beyond.

BenefitSource Makes Enrollment Easy.

PHONE

 Call (800) 284-4549 to speak with a Lennox benefits representative (M – F, 7am - 7pm CST)

ONLINE

- At Work: The LIINK > PeopleSource > BenefitSource
- At Home: Lennox.bswift.com
 - 1. You must register as a first time user:
 - Username: Your
 Employee ID (found on your paycheck or contact your HR Team)
 - Password: The last four digits of your Social Security number
 - After logging in, follow the instructions to choose your benefit elections.
 - 3. When you've made your choices, click "Complete Enrollment" and save your confirmation.

Elect Your 2025 Benefits Now!

- You **MUST** complete enrollment in BenefitSource within 31 days of your eligibility date.
- You MUST actively elect the specific benefits you need, such as medical, dental, vision, Flexible Spending Accounts (FSAs), voluntary insurances, and the legal plan benefit.
- You **MUST** answer "No" or "Yes" to certify Working Spouse and Tobacco Use status.
- Adding a dependent? You **MUST** upload required dependent verification documents within 60 days.
- If you waive coverage or do not complete enrollment, you will still be automatically enrolled in Company-paid Basic Life and Accidental Death & Dismemberment (AD&D) coverage, Short-Term Disability (STD), and EAP benefits.
- No changes can be made unless you experience a Qualifying Life Event.



What is a Qualifying Life Event?

If a mid-year qualifying life event occurs (e.g. marriage, divorce, legal separation, birth, adoption, loss of coverage, or the death of a covered dependent), you may be able to change your coverage before the next enrollment period.

BenefitSource will allow you to request a change in coverage within 31 days of the event. Supporting documentation will be required.



Scan the QR code for a shortcut to BenefitSource.

Choose Your Medical Plan

Lennox offers two medical plans through **UMR**, in partnership with **Quantum Health**, under the **UHC Choice Plus** provider network.

Which Plan is Right For You?

The **Green Plan** offers a lower cost per paycheck, but a higher deductible and out-of pocket maximum.

Call **Quantum Health** at (877) 220-2279 for help with choosing the right medical plan.

The **Blue Plan** offers a lower deductible and out-of-pocket maximum, but a higher cost per paycheck.

PLAN FEATURES*	GREEN PLAN*		BLUE PLAN*	
PLAN FEATURES*	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)			opay waived if hin 24 hours)

* For a complete summary of benefits, visit LIIBenefits.com.

What's Included In Both Plans?

- \$0 preventive care (routine checkups, screenings, vaccinations)
- Unlimited \$0 virtual visits for non-emergent medical and mental health care.
- **Pharmacy coverage** through Optum Rx and VIVIO Specialty.
- Several 100% Lennox-paid health and wellness programs turn over to see more!
- Free annual health screenings, so you can avoid the Wellness surcharge in 2026 (Page 11).

2025 Medical Coverage Tiers & Costs

The following 2025 costs do not include any surcharges you may incur.

	HOURLY EMPLOYEES		SALARIED EMPLOYEES	
COVERAGE TIERS	GREEN PLAN	BLUE PLAN	GREEN PLAN	BLUE PLAN
Per Pay Period Pre (Weekly)			Per Pay Period Premium (Semi-Monthly)	
Employee Only	\$17.08	\$31.15	\$50.00	\$87.50
Employee + Spouse	\$49.38	\$78.00	\$133.50	\$210.00
Employee + Child(ren)	\$46.15	\$71.77	\$123.00	\$195.50
Employee + Family	\$72.46	\$119.08	\$191.00	\$300.50

- Choose Employee + Spouse if you need coverage just for you and your spouse.
- Choose Employee + Child(ren) if you need coverage just for you and at least one child.

Additional FREE Benefits with Lennox Medical Plans

Choosing either the **Green** or **Blue** medical plan allows you and your covered eligible dependents to participate in these programs at no additional cost.

Navigate your health care benefits with Quantum Health.



- **Quantum Health Care Coordinators** will make sure you get the most value from your Lennox medical plan and minimize your out-of-pocket costs.
- **One-on-One Support Program:** Registered nurses are available 24/7 to help you manage chronic conditions such as asthma, diabetes, coronary artery disease (CAD), congestive heart failure (CHF), and chronic obstructive pulmonary (COPD).
- If you suffer from one of the chronic conditions listed above, you may be eligible for the **\$0 Copay Prescription Program**. You must complete 100% of the required condition-specific health management activities in order to qualify.
- **Ready to quit smoking?** Access FREE personalized tobacco cessation services which include nicotine replacement aids and five 1-on-1 quit counseling sessions.*
- * The monthly \$150 Tobacco Use surcharge <u>will</u> apply in 2025 if you (and/or your spouse) use tobacco and enroll in a Lennox medical plan.



No request is too big or small.

Call (**877) 220-2279** (M – F, 7:30am - 9pm CST) to ask a Care Coordinator any questions you have.

- Which medical plan is right for me?
- Is my doctor in-network?
- How much will I pay for my health care services?
- Where can I get lab work completed at a low cost?
- How can I get pre-authorization for a procedure or prescription?
- Do my medications qualify for free home delivery?
- How can I get help quitting smoking?
- Do I have access to virtual care?



dr. on demand

Skip the waiting room. With **Doctor on Demand by Included Health**, you get **unlimited \$0 virtual visits** for urgent care, primary care, and mental health care needs. Physicians can diagnose, treat, and prescribe medications online — anytime, anywhere.

A board-certified specialist at **Expert Second Medical Opinions by Included Health** can provide a **free medical assessment** on a new diagnosis or ongoing treatment plan.

ð LANTERN

Lantern waives all employee costs for eligible non-emergent surgeries, including orthopedic, joint, spine, cardiac, gynecological, gastrointestinal, ear, nose, and throat procedures. A mandatory virtual consultation is required prior to scheduling any joint and/or spine-related surgery.

Hinge Health

Back, joint, and muscle pain can be relieved with the **Hinge Health Virtual Physical Therapy** program — **no referral required.** A personal coach, guided exercise plans, and wearable sensors are all included at no cost.

OSHI HEALTH

Oshi Health Virtual Digestive Care

offers personalized consultations for constipation, diarrhea, acid reflux, and other common gastrointestinal (GI) symptoms. Your specialist care team can also help you manage GI disorders such as inflammatory bowel disease (IBD), Crohn's, gastroesophageal reflux disease (GERD), and more — **no referral required**.

🔊 omada

Omada Health offers a variety of **1-on-1 lifestyle change programs** to help you effectively manage your diabetes, lower high blood pressure, and ensure a healthy weight to prevent chronic diseases.

() virta

Virta Health's proven technology and evidence-based strategies can manage and reverse Type 2 diabetes without medications or surgery. Free smart devices and supplies are provided.

***** Galleri®

Combined with recommended health screenings, **GRAIL** can help you **identify cancer signals before symptoms appear**. You must be age 50+ or between ages 40-49 and considered high-risk by a licensed physician to qualify the GRAIL Galleri multicancer early detection blood test.

C carrum health

In case of a cancer diagnosis, **Carrum Health** provides you with **1-on-1 expert cancer guidance** including specialized oncologist reviews and 24/7 access to oncology-certified nurses throughout your care journey. Depending on your type of diagnosis, you may also qualify for Carrum's personalized evidence-based cancer treatment plans at little to no cost.

Choose Your Dental Plan

Through **Delta Dental**, Lennox offers a DPO/PPO dental plan to ensure you and your eligible dependents can maintain routine dental care and avoid oral health problems.

- Members get two \$0 routine cleanings each year.
- Nationwide network of dentists and dental specialists.
- Delta Dental Virtual Consult lets you get advice from a licensed dentist in minutes.
- Coverage for children's braces/orthodontia.

Extra plan perks include unlimited discounts on Oral-B and Sonicare oral health products, up to 50% off LASIK laser eye surgery, and up to 60% off hearing aids.

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
Orthodontia (dependent children only)	50% after a \$50 lifetime deductible
Orthodontia Lifetime Maximum	\$1,500 per person

* For a complete summary of benefits, visit LIIBenefits.com.

2025 Dental Coverage Tiers & Costs

	HOURLY EMPLOYEES	SALARIED EMPLOYEES	
COVERAGE TIERS	Per Pay Period Premium (Weekly)	Per Pay Period Premium (Semi-Monthly)	
Employee Only	\$6.74	\$14.60	
Employee + Spouse	\$13.77	\$29.84	
Employee + Child(ren)	\$14.12	\$30.59	
Employee + Family	\$22.83	\$49.46	

- Choose Employee + Spouse if you need coverage just for you and your spouse.
- Choose Employee + Child(ren) if you need coverage just for you and at least one child.

Choose Your Vision Plan

Lennox offers vision coverage through **EyeMed** to help you and your eligible dependents protect their eyes and overall health.

- Members get one \$5 routine eye exam each year.
- Nationwide network of opticians and optical specialists.
- **Get extra discounts** on the latest frames, prescription lenses, and contact lenses at LensCrafters, Pearle Vision, Target, Walmart, and other retailers.
- **\$0 Diabetic Eye Care benefits** for eligible members with Type 1 or Type 2 diabetes.

Save even more! When you choose an **EyeMed PLUS** provider, you receive a \$0 annual routine eye exam, plus an extra \$50 towards a pair of eyeglasses.

	IN-NETWORK	
PLAN FEATURES*	What You Pay	
Routine Eye Exam	\$5 copay	
Once per calendar year	\$0 copay (<i>PLUS Provider</i>)	
Eyeglass Lenses (single vision) Once per calendar year	\$0	
Eyeglass Frames	Amount over \$155 + 20% off	
Every other calendar year	Amount over \$205 + 20% off (<i>PLUS Provider</i>)	
Contact Lenses (instead of glasses)	Amount over \$150 (disposable)	
Once per calendar year	Amount over \$150 + 15% off (conventional)	

* For a complete summary of benefits, visit LIIBenefits.com.

2025 Vision Coverage Tiers & Costs

	HOURLY EMPLOYEES	SALARIED EMPLOYEES	
COVERAGE TIERS	Per Pay Period Premium (Weekly)	Per Pay Period Premium (Semi-Monthly)	
Employee Only	\$1.95	\$4.23	
Employee + Spouse	\$2.83	\$6.14	
Employee + Child(ren)	\$3.42	\$7.42	
Employee + Family	\$5.15	\$11.16	

- Choose Employee + Spouse if you need coverage just for you and your spouse.
- Choose Employee + Child(ren) if you need coverage just for you and at least one child.

Flexible Spending Accounts (FSAs)

Health and dependent care costs can add up quickly. Lennox's Flexible Spending Accounts (FSAs) let you **set aside pre-tax money to pay for certain expenses** not covered by insurance, which may lower your taxable income.

The pre-tax FSA contribution(s) you elect will be deducted from your paycheck each pay period.



You can elect either option or both.

Health Care FSA

\$3,200 Annual Max Contribution in 2025

Helps pay for IRS-approved medical, prescription, dental, and vision care expenses (e.g. copays, co-insurance, annual deductibles, over-the-counter products).

Dependent Care FSA

\$5,000 Annual Max Contribution in 2025 (\$2,500 if married but filing taxes separately)

Helps pay for IRS-approved expenses to support a dependent child (up to age 13) or an elder adult who lives with you (e.g. preschool, childcare, before/after school care, day camps, eldercare).

Keep in mind, FSA contributions cannot be stopped or changed during the plan year unless you have a qualifying life event.

Considering an FSA?

Here's what you need to know...

- Health Care FSA funds will be available in full on the 1st of the following month after your eligibility date, so you can use them right away to cover copays and deductibles.
- Health Care FSA participants can rollover up to \$640 of unused dollars into 2026.
- Dependent Care FSA funds have a strict "use it or lose it" rule and cannot be rolled over into 2026.
- Detailed information about eligible FSA expenses is available on TaxSaver Plan's website at **taxsaverplan.com** and **irs.gov**.

Feel Your Best All Day, Everyday

You and your family can access a variety of self-care resources year-round to maintain a healthy lifestyle and ensure your well-being.



CHOOSE WELL \ LIVE WELL

LIIveWell

Our partnership with WebMD offers all employees access to LliveWell, a **FREE** online wellness program that helps you feel your best every day.

Employee Assistance Program (EAP)

The Lennox EAP offers all employees and their families **FREE** solution-focused resources through our partnership with SupportLinc.

- 24/7/365 confidential access.
- Access tools and coaching services to help you manage stress, relationship issues, work-life balance, parenting, substance abuse, and legal and financial concerns.
- Every family member has access to five counseling sessions per issue each year, including teen counseling at no extra cost.



Calm Mental Fitness App

Calm's mobile app teaches you how to combat mental health stresses through meditation, mindfulness, and better sleep.

• You and up to 5 of your dependents can register for a **FREE** Calm Premium subscription.



Required Action! Complete an Annual Health Screening

New hires (and spouses) who enroll in the Lennox **Green** or **Blue** medical plan are <u>required</u> to complete a free health screening each year <u>to avoid</u> paying the per person per month \$75 Wellness surcharge(s) in the next plan year.

New Hire Health Screening Steps

By completing a free screening during your first year of employment, your results will be used to establish a baseline for your health in 2025, which will allow you to avoid the \$75 Wellness surcharge(s) in 2026. Visit LIIBenefits.com for more information.



Tobacco Cessation Support

A \$150 per person per month Tobacco Use surcharge <u>will</u> apply in 2025 if you (and/or your spouse) use tobacco and enroll in a Lennox medical plan.

 Lennox medical plan members can access Quantum Health's FREE personalized tobacco cessation services which include nicotine replacement aids and five 1-on-1 quit counseling sessions.

Protect Your Family

Lennox provides all employees **100% Company-paid** Basic Life and Accidental Death & Dismemberment (AD&D) benefits along with Short-Term Disability (STD) coverage.

You **MUST** designate your beneficiaries during your enrollment period in BenefitSource.

PLAN	COVERAGE
Paid by Lennox	
Basic Employee Life and AD&D Insurance through Voya Financial	Salaried & Hourly – Up to 1x your basic annual earnings (maximum \$3,000,000)*
	* A gradual reduction in your Company-paid Life Insurance coverage amount begins at age 65.
Short-Term Disability (STD) through Sedgwick	Salaried – Weekly benefit amount is based on your length of service up to 26 weeks
	Hourly – Weekly benefit of 60% of your pay to a maximum of \$450 per week for up to 26 weeks.

Supplemental Coverage

During your enrollment period, you can also purchase Long-Term Disability (LTD) coverage and voluntary supplemental insurances.

PLAN	COVERAGE
Paid by Employee	
Long-Term Disability (LTD)* through New York Life	Salaried – Monthly benefit of 60% of your pay to a maximum \$10,000
	Hourly – Monthly benefit of 50% of your pay to a maximum \$10,000
Supplemental Employee Life and AD&D Insurance*	Salaried & Hourly – Between 1x – 5x your basic earnings (maximum \$3,500,000)
Supplemental Spouse and/or	High Plan Maximum: Spouse – \$20,000 Per Child – \$10,000
Dependent Life Insurance	Low Plan Maximum: Spouse – \$10,000 Per Child – \$5,000
Accident Insurance through Voya Financial	A benefit payment is directly paid if you, your spouse, and/or your dependents suffer an injury or event caused by a covered accident. This policy also includes Travel Accident Insurance.
Critical Illness Insurance through Voya Financial	If you are diagnosed with a critical illness such as cancer, a heart attack, or a stroke, you will receive a lump-sum benefit payment to help cover expenses. Each covered person also qualifies for a \$100 Wellness Benefit each year.
Prepaid Legal Benefit through LegalShield	Access experienced legal professionals for everyday legal and financial needs, including document preparation, wills, trusts, estate planning, and real estate matters. The benefit also includes identity theft protection and personal data monitoring services.

* You may be asked to provide Evidence of Insurability (EOI).

12 For more details and to review monthly costs for coverage, visit LIIBenefits.com.

Leaves of Absence Benefits

Family Medical Leave (FMLA)

Lennox complies with all requirements of FMLA and provides up to 12 work weeks of unpaid leave time for specified medical reasons for either the employee or a family member, or for the birth or adoption of a child. FMLA leave runs concurrently with all other types of leave periods, including Short-Term Disability.

Maternity Leave

Birthing mothers who work at least 20 hours per week are eligible to take 8 consecutive weeks of paid leave (inclusive of Short-Term Disability and/or other paid leaves available).

Bonding Leave

New parents can take up to 2 weeks of paid leave to bond with your new child. Regardless of your gender or marital status, you have 12 months to use this benefit after birth or adoption. Bonding leave can be used in addition to maternity leave.

Military Leave

Employees who are members of the U.S. Armed Forces Reserve, National Guard, or performing other protected-uniformed service are granted an unpaid leave of absence when called for active or inactive duty training.



Easy Retirement Planning

The Lennox 401(k) Retirement Plan is administered by **Fidelity** and lets you contribute both pre-tax and after-tax money.

- It is never too late to open and start saving in your 401(k) enroll anytime!
- Flexible options for setting up or changing your per pay period contributions.
- Lennox will match a portion of your contributions that's free money!
- Your personal contributions are always **100% vested**.



Looking for 1-on-1 Financial Guidance?

Fidelity Advisors are available year-round to assist Lennox employees with short- and long-term financial goals, debt management, retirement planning, and more.

Call Fidelity at **(877) 902-0007** to schedule a free 1-on-1 consultation whenever you need it.

Thrive with Extra Perks & Discounts

Lennox Employee Equipment Rebate Program

Full-time employees can receive rebates on certain Lennox HVAC products purchased from and installed by qualified dealers. Eligible brands and products include Lennox Advanced Distributor Products, Allied Air, Armstrong Air, AirEase, Ducane, and Concord.

ASPCA PET HEALTH

ASPCA Pet Insurance

Through ASPCA, Lennox offers employee discounts for pet insurance policies. You can create a custom plan that covers vet bills for wellness visits, illnesses, hereditary conditions, prescriptions, emergency boarding, serious injuries, and more. Enroll multiple pets at one time or add pets later. Each pet will have their own policy with a separate premium.





Interested in learning about other employee perks? Visit LIBenefits.com.



Farmers Auto & Home Insurance

All Lennox employees can take advantage of exclusive discounts through Farmers on personal auto and home insurance policies, including homeowners, renters, condos, mobile homes, auto, motorcycle, and boat. Enroll at any time during the year.

National & Local Employee Discounts

Enjoy free exclusive discounts on a robust variety of everyday products and services that you might already purchase, use, and love.

- Hotel discounts
- Exclusive travel offers
- Movie ticket discounts
- Amusement and theme parks
- Sporting events
- Banking and home loan discounts
- And more!

Active & Fit Direct Gym Membership

The Active&Fit Direct program gives you access to gyms and fitness studios nationwide without long-term contracts or cancellation fees. Register at anytime!

- Choose from 12,700+ standard gyms for just \$28/month.
- Join 8,700+ premium exercise studios with 20-70% discounts.
- Access thousands of guided workout videos from top fitness brands.
- Free 1-on-1 Well-Being Coaching.

ACTION

REQUIRED

Your New Hire Enrollment

- Review your New Hire Benefits Enrollment materials.
- Explore your benefit options on **LIIBenefits.com**.
- Call Quantum Health at (877) 220-2279 (M F, 7:30am 9pm CST) for help with choosing the right medical plan.
- To verify dependent eligibility, gather any documentation you need such as marriage certificate, birth certificates, and/or adoption papers.
- Call or log in to **BenefitSource within 31 days** of eligibility.
 - If you wish to have coverage in 2025, you must actively elect the specific benefits you need, such as medical, dental, vision, Flexible Spending Accounts (FSAs), voluntary insurances, and the legal plan benefit.
 - Answer "No" or "Yes" to certify Working Spouse and Tobacco Use status.
 - Designate your beneficiaries.
 - Click "Complete Enrollment" to submit your choices.
 - Save your 2025 elections confirmation.
 - If you waive coverage or do not complete enrollment, you will still be automatically enrolled in Company-paid Basic Life and Accidental Death & Dismemberment (AD&D) coverage, Short-Term Disability (STD), and have free access to the EAP, Calm, and LIIveWell programs.

Ready to Enroll?

Visit **BenefitSource** at Lennox.bswift.com or scan the QR code.

You must register as a first time user:

• Username: Your Employee ID (found on your paycheck or contact vour HR Team)



• Temporary password: The last four digits of your Social Security number

For 1-on-1 enrollment assistance, call BenefitSource at (800) 284-4549 (M – F, 7am - 7pm CST).

Visit LIIBenefits.com

ACTION REQUIRED

• Explore your options and compare plans.

Call Quantum Health

- Get help with choosing the right medical plan.
- Call (877) 220-2279

Enroll in BenefitSource

- Visit Lennox.bswift.com
- Call (800) 284-4549

