



mills.



2024 Benefits Guide



Your Benefits Enrollment Map

Step 1

Read this guide and see what Mills Properties offers you and your family.

Mills Properties is proud to offer a comprehensive benefits package to address your health and financial security. While your benefits package is briefly summarized in this booklet, you can view details on [Workvivo](#). Go to Resources > Documents > Benefits. All full-time associates who average a minimum 30 hours per week are eligible to participate in the company's benefit plans.



Step 2

Explore your options and who you'll cover.

Review:

- Your plan options and costs.
- Your insurance expenses in the past year.
- Your needs for the rest of the year.

Decide:

- If you'll enroll your spouse.
- If you'll enroll your children to age 26.

Remember:

- Confirm your medical, dental, & vision providers are in network by using the Find a Provider on each insurance carrier's website.

Step 3

Enroll in your benefits.

New hires are eligible to enroll in Mills Properties' benefits on their first day of employment and have 30 days to complete enrollment.

Login to Rippling to enroll. Don't forget to designate beneficiaries for benefits such as life insurance, 401(k) and Health Savings Accounts.

Insurance details can be viewed on [Workvivo](#). Go to Resources > Documents > Benefits.



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Eligibility

Newly hired full-time associates and their dependents are eligible to enroll in all benefits on their first day of employment and have 30 days to complete enrollment. Current associates and their dependents can enroll for the upcoming year during open enrollment which occurs in the fall.

Eligible dependents include spouse, children under age 26, and disabled dependents of any age. Elections made now will remain in effect until the next open enrollment unless you or one of your family members experience a qualifying event.

Qualifying Event

Changes to your benefits can be made if preceded by a documented qualified life event, and those changes are made within 30 days of the event. If you experience a qualifying event and want to change your benefits, contact Human Resources for details to ensure the change is made correctly. If you miss the window for making a change, you will have to wait until the next open enrollment period to make any changes. Listed below are some events that qualify for a change in coverage.

- Marriage
- Divorce or legal separation
- Birth or placement for adoption of a child
- Ineligibility of a dependent
- Loss of other coverage
- Change in your employment status or that of your spouse
- A court order
- Entitlement to Medicare or Medicaid

This document is an outline of the coverage proposed by the carrier(s). It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. Visit [Workvivo](#) to view the details of all of Mills Properties benefit offerings.

Health Care Definitions

Copay

A fixed amount you pay for a health care service, usually when you receive the service.

Deductible

The amount you pay for services before your insurance pays. If your plan's deductible is \$2,000, you pay 100% of eligible health care expenses until the bills total \$2,000.

Co-insurance

Your share of health care costs after you have paid your deductible. If your plan's co-insurance is 20%, you will pay 20% of the bills and Mills pays 80% until you reach your out-of-pocket maximum.

Out of Pocket Max

The most you pay during a policy period. Once you reach your out-of-pocket maximum, Mills pays 100% for covered services.

In Network

The provider has a contracted rate with your insurance company. Your costs are less if you stay in network.

Out of Network

The provider does not have a contracted rate with your insurance company. Your costs are higher if you go out of network.



Medical Insurance



Our community of associates is a diverse group of individuals and families with different needs for medical care. That is why Mills Properties offers three medical plans with varying deductibles, co-insurance, and out-of-pocket maximums.

While Mills Properties pays the majority of health care costs, associates enrolled in a plan contribute through their monthly premiums and the amount spent out-of-pocket for medical care.

All of Mills Properties medical plans include prescription drug benefits and include cost-saving generic medications as well as brand-name prescription drugs. Mills Properties also provides a mail-order service for covered individuals who have recurring monthly prescription refills which allows you to get your prescriptions at the lowest possible cost with the convenience of home delivery.

2023 Medical Plans & Premiums

Plan Basics	Base Plan (HSA)	Buy-up Plan (HSA)	PPO Plan (FSA)
Deductible (Individual / Family)	\$3,500 / \$7,000	\$1,800 / \$3,600	\$1,000 / \$2,000
Out of Pocket Max (Individual / Family)	\$4,000 / \$8,000	\$3,000 / \$6,000	\$2,000 / \$4,000
Coinsurance	20%	10%	20%
Preventative Care	0%	0%	0%
Primary Care	Deductible & Coinsurance	Deductible & Coinsurance	\$30 copay
Specialist	Deductible & Coinsurance	Deductible & Coinsurance	\$50 copay
Urgent Care	Deductible & Coinsurance	Deductible & Coinsurance	\$75 copay
Pharmacy			
Tier 1	Deductible & Coinsurance	Deductible & Coinsurance	\$10 copay (30-day supply) \$20 copay (90-day supply)
Tier 2	Deductible & Coinsurance	Deductible & Coinsurance	\$30 copay (30-day supply) \$75 copay (90-day supply)
Tier 3	Deductible & Coinsurance	Deductible & Coinsurance	\$50 copay (30-day supply) \$125 copay (90-day supply)
Monthly Premiums			
Associate Only	\$20	\$120	\$200
Associate + Child(ren)	\$70	\$200	\$350
Associate + Spouse	\$190	\$400	\$500
Family	\$280	\$550	\$750

Your Choices Matter!

You and Mills Properties have a role to play in keeping your health care costs as low as possible.

- Only use the ER for true emergencies: Use urgent care facilities for after-hours, non-emergency care instead of going to an emergency room.
- If you have a prescription for more than 30 days, mail order will save you money.
- Use virtual care whenever possible: Download Anthem's Sydney app, avoid the wait times, and save money with virtual care.

Which plan should you choose?

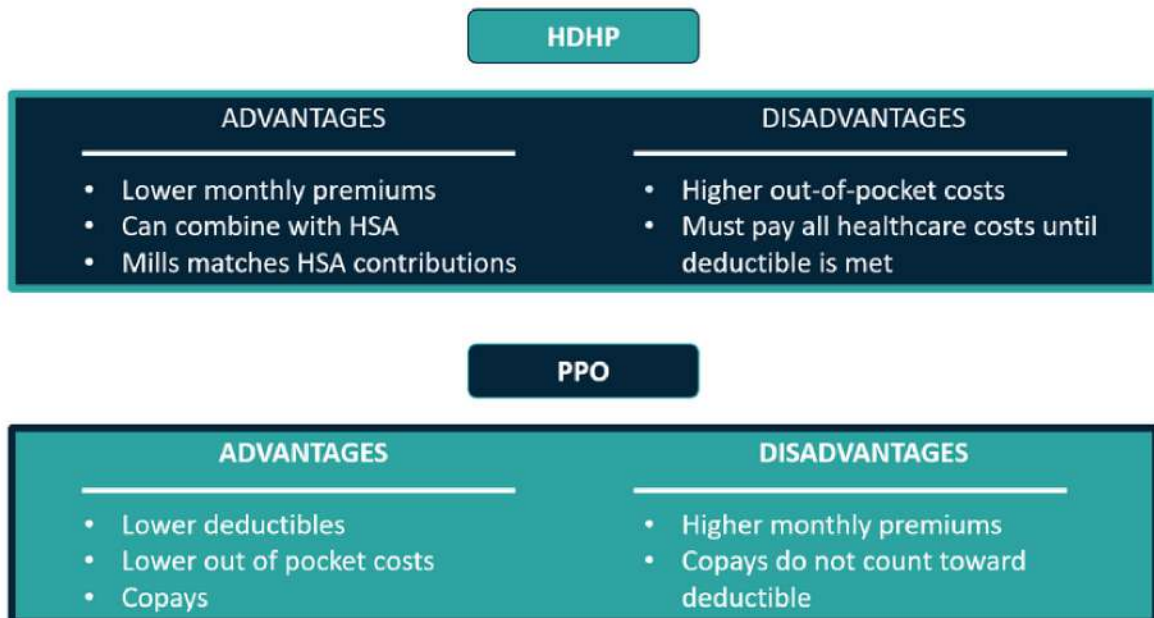
Your choice of plan is a decision based on the health of those covered under the plan and the risk you want to assume for the plan year.

If everyone you cover under the plan is healthy, generally speaking, and use your insurance infrequently, you may want to choose a plan with a higher deductible which lowers your monthly premium.

If you or someone covered under your plan has an ongoing medical condition or use your insurance frequently, you may want to pay a higher monthly premium for a lower deductible plan.

Mills Properties offers two types of medical plans: a High Deductible Health Plans (HDHP) and a Preferred Provider Organization (PPO). An HDHP combines a Health Savings Account (HSA) with traditional medical coverage. Mills Properties offers two HDHPs: Base Plan & Buy-up Plan. HDHP participants do not have copays. Rather, they pay all medical costs until they have reached their deductible. Once the deductible is reached, HDHP participants pay co-insurance (10% or 20% depending on the HDHP plan selected) until they reach their out of pocket maximum. Once the out of pocket maximum is met, they no longer pay medical costs for the remainder of the plan year except for their monthly premiums. To help pay for medical costs, HDHP participants can enroll and contribute money to a Health Savings Account (HSA). HDHP participants can then use the HSA funds to pay for qualified medical expenses.

Participants enrolled in the PPO plan have copays associated with their health care services. However those copays do not contribute to the plan's deductible. Below is an illustration outlining the advantages and disadvantages of both plan types.



Sydney Health & Wellness App

Anthem's health & wellness app, Sydney, is available to all Mills associates enrolled in a medical plan. This digital platform uses AI to deliver a health care experience with a personal touch including doctor visits from the comfort of your mobile device or computer with little to not cost.



Anthem.

The Sydney Health mobile app makes healthcare easier

Access personalized health and wellness information wherever you are

Use SydneySM Health to keep track of your health and benefits — all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

Chat

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

Community Resources

This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.



Download the Sydney Health app today

Use the app anytime to:

- Find care and compare costs.
- See what's covered and check claims.
- View and use digital ID cards.
- Check your plan progress.
- Fill prescriptions.



Scan the QR code to download the Sydney Health app.

You can also set up an account at [anthem.com/register](https://www.anthem.com/register) to access most of the same features from your computer.

Free Nurse Consultation



24/7 NurseLine

Giving you and your family access to a registered nurse anytime

Your health is priceless. That is why it is so important for you to be able to connect to the resources and expert guidance you need to keep you safe and healthy — day or night.

24/7 NurseLine serves as your first line of defense for unexpected health issues. You can call a trained, registered nurse to decide what to do about a fever, give you allergy relief tips, or advise you where to go for care. A nurse is always available to help answer your questions.

We understand the need for care to be accessible. When you need guidance on how to protect your health, we are here to support you for any issue — big or small. For help, call 24/7 NurseLine at **866-647-6117**.

A registered nurse can also:

- Help you find doctors, hospitals, and specialists in your area.
- Give you referrals to LiveHealth Online, an option for care that allows you to have a video visit with a board-certified doctor.
- Enroll you in health management programs for certain health conditions.
- Remind you about scheduling important screenings and exams, including dental and vision checkups.
- Provide guidance during natural catastrophes and health outbreaks.
- Offer links to health-related educational videos or audio topics.

When you use 24/7 NurseLine, you also have access to Anthem's other health and wellness programs to help you achieve your personal wellness goals.

Dental Insurance

Maintaining good oral hygiene is paramount to your overall health and wellness. That is why Mills Properties has partnered with Delta Dental, one of the nation's largest carriers, to provide our our full-time associates with affordable dental coverage.

Delta Dental is unique in that it offers two networks: PPO and Premier networks. Dentists participating in either of these networks have agreed to accept contractual reimbursement as full payment and do not balance bill patients.

Dentists who are out of network are not contracted with Delta Dental and may balance bill the difference between Delta Dental's payment and billed charges. Therefore, you will receive the maximum cost savings when you select a dentist in either the PPO or Premier network.

Plan Basics	PPO Network	Premier & Out Network
Deductible (Individual / Family)	\$50 / \$150	\$50 / \$150
Preventative	100%	100%
Basic	100%	80%
Major	60%	50%
Orthodontics	50%	50%
Annual Maximum	\$1,000	\$1,000
Orthodontia	\$1,000	\$1,000
Annual Carryover	\$250	\$250
Coverage		Monthly Premium
Associate Only		\$12.00
Associate + Spouse		\$37.00
Associate + Child(ren)		\$43.00
Family		\$60.00



Register at DeltaDentalMO.com/Members/Register to:

- Find an in-network dentist
- Verify your eligibility
- Request or download a claim form
- Order or print an ID card
- View your Explanation of Benefits (EOB)
- Get answers to frequently asked questions
- Review and print your dental plan's coverage levels, deductibles, maximums, age limits and limitations

Download the Mobile App to

- access your digital ID card
- search for in-network providers and book an appointment with participating dentists
- use the DentalCare Cost Estimator to estimate costs for common dental care needs
- view claims and coverage information on the go
- motivate yourself (or kiddos) to brush your teeth for the recommended two minutes by using the toothbrush timer



Vision Insurance

Getting an eye exam is not just about finding out if you need glasses. It's about your health! While an eye exam can detect problems like glaucoma or cataracts, it can also help identify early signs of diseases that impact your whole body such as high blood pressure, diabetes and high cholesterol. That is why Mills offers all full-time associates access to an affordable vision plan through Eye Med.

Eye Med's vast network of providers provide the best option for savings with copays for exams and lenses and higher allowances for frames. Out-of-network providers do not accept copays and have lower allowances. For example, let's say an eye exam costs \$50. If you visit an in-network provider, your cost is only a \$10 copay. If you visit an out-of-network provider, your cost is \$20 (\$50 minus \$30 allowance).

Plan Basics	In Network	Out of Network
Exam	\$10 Copay	\$30 Allowance
Frames	\$100 Allowance	\$50 Allowance
Single Lenses	\$25 Copay	\$20 Allowance
Bifocal Lenses	\$25 Copay	\$40 Allowance
Trifocal Lenses	\$25 Copay	\$60 Allowance
Contact Lenses	\$110 allowance	\$88 Allowance
Frequency	12 months each (frames = 24 months)	
Coverage	Monthly Premium	
Associate Only	\$5.08	
Associate + Spouse	\$9.64	
Associate + Child(ren)	\$10.14	
Family	\$14.90	



To find an in-network provider, visit eyemed.com or download the mobile app.

Eye Med's Member Web is your vision plan control center. A place to manage the details of every visit and every claim. Login to:

- Locate a provider & schedule an appointment online
- View your benefit details
- Confirm eligibility
- Check claim status
- Print replacement ID cards
- Use the out-of-pocket cost estimator
- Get special offers & discounts



Download the Mobile App



Shop Online

Use your in-network benefits to buy frames, contacts and sunglasses from LensCrafters, TargetOptical, ContactsDirect and Glasses.com.

In-Network Discounts

- 40% Off complete pair of prescription
- 20% Off non-prescription sunglasses
- 20% Off remaining balance beyond plan coverage

Tax Saving Accounts

While health insurance covers a portion of medical expenses and reduces your out-of-pocket costs, HSAs and FSAs are there to cover what remains. They each offer unique benefits to account-holders, but both provide tax-free money via automatic deductions from payroll that are deposited without being taxed.

For both accounts, if the money is used for qualified medical expenses, this money remains tax-free.

Health Savings Account (HSA)

A Health Savings Account is an optional benefit plan for anyone enrolled in either the Basic or Buy-up medical plan that allows you to have pre-tax funds deducted from your pay for eligible health care expenses. HSA's provide a triple-tax advantage, making them a strategic tool for spending, saving, and investing.

- Contributions are tax-free
- Earnings are tax-free (any funds not used can be invested)
- Withdrawals for eligible expenses are tax-free

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) is an optional benefit plan that allows you to have pre-tax funds deducted from your pay for eligible health care or dependent care expenses. While anyone can enroll in the dependent care FSA, you must be enrolled in the PPO Plan to enroll in a medical FSA.



	Health Savings Account (HSA)	Flexible Spending Account (FSA)
Owner	You own the account	Mills owns the account
Eligibility	Must be enrolled in Base or Buy-up Plan	Must be enrolled in PPO Plan
Carry-over	Funds carryover to next year	You lose anything not spent by the end of the current year
Portability	You keep the balance if you leave Mills	You forfeit your balance if you leave Mills
Investment Options	You can invest funds	You cannot invest funds
Availability	Only funds that have been contributed are available	All funds are available on the 1 st day
Mills Match	\$ for \$ up to \$250 for individual \$500 for all other coverage	No match contribution

Supplemental Insurance

Supplemental insurance from Anthem provides a financial safety net with cash benefits that help fill gaps left by major medical coverage associated with an accident, hospital stay, or critical illness. These benefits are designed to help cover out-of-pocket expenses to help relieve financial burden. For details regarding coverage under each plan, please visit the documents center in [Workvivo](#).

Accident Insurance

Accident insurance pays you cash benefits that correspond with hospital and intensive care confinement. It includes coverage for a variety of occurrences, such as: dislocation or fracture; ambulance services; physical therapy and more. Below are the monthly rates.

Associate Only	Associate + Child(ren)	Associate + Spouse	Family
\$6.64	\$14.27	\$11.49	\$17.86

Critical Illness

Critical Illness coverage helps provide financial support by providing a cash benefit based on the percentage payable for the diagnosed condition. Below are the monthly rates.

Associate Age	Associate Only or Associate + Child(ren)	Associate + Spouse or Family
18-24	\$2.76	\$4.80
25-29	\$3.48	\$5.88
30-34	\$4.73	\$7.81
35-39	\$6.93	\$11.15
40-44	\$9.59	\$15.22
45-49	\$13.48	\$21.18
50-54	\$18.77	\$29.22
55-59	\$24.95	\$38.64
60-64	\$35.54	\$54.75
65-69	\$49.79	\$76.44
70-74	\$67.84	\$103.87
75-78	\$85.76	\$130.93
79+	\$120.38	\$182.93

Hospital Indemnity

Life is unpredictable. Without any warning, an illness or injury can lead to a hospital confinement, medical procedures and/or visits, which may mean costly out-of-pocket expenses.

Hospital indemnity insurance provides a cash benefit for covered hospital confinements. Below are the monthly rates.

Associate Only	Associate + Child(ren)	Associate + Spouse	Family
\$12.61	\$18.33	\$46.80	\$49.14



Term Life Insurance

Life insurance is about providing some financial protection for your loved ones in the event of your death. These funds can help pay monthly living expenses, provide an emergency fund, pay off debts, or help provide for someone's education. Mills supports its associates and their families by providing term life insurance for all full-time associates. Associates who work a minimum of 30 hours per week receive coverage equal to his/her annual salary (up to \$100,000).

Voluntary Term Life

Associates who work a minimum of 30 hours per week may purchase additional coverage for themselves and eligible dependents. To cover eligible dependents, you must elect coverage for yourself. Guarantee Issue is available to new hires only. Amounts over the Guarantee Issue require evidence of insurability (EOI). For non-new hires, all amounts require (EOI). EOI forms can be downloaded from the enrollment page in Rippling or from [Workvivo](#). Associates must submit EOI forms directly to Lincoln Financial within thirty (30) days of completing the enrollment otherwise the amount over Guaranteed Issue will be denied. Coverage is subject to reductions.

Associate Age	Associate Monthly Rate per \$10,000	Spouse Monthly Rate per \$10,000
0-24	\$0.55	\$0.55
25-29	\$0.52	\$0.52
30-34	\$0.65	\$0.65
35-39	\$0.95	\$0.95
40-44	\$1.47	\$1.47
45-49	\$2.42	\$2.42
50-54	\$4.10	\$4.10
55-59	\$6.61	\$6.61
60-64	\$8.76	\$8.76
65-69	\$13.89	\$13.89
70+	\$24.56	\$24.56

	Minimum	Guarantee Issue	Maximum
Associate	\$10,000	5x annual salary; up to \$150,000	\$250,000, but no more than 5x annual salary
Spouse	\$5,000	100% associate's benefit; up to \$50,000	100% associate's benefit; up to \$50,000
Child (ren)	\$10,000	\$10,000	\$10,000

Child(ren)	Coverage	Monthly Rate
0-26	\$10,000	\$2.00

Company-Paid Disability Insurance

Disability insurance helps you meet your financial obligations when recovering from certain medical conditions. Mills Properties partners with Lincoln Financial to provide all associates who average 30+ hours per week with company-paid short-term and long-term disability.

Short-Term Disability

Full-time associates whose absence exceeds 7 work days due to a medical necessity caused by a non-work related illness or injury may be eligible to receive short-term disability for up to 12 weeks.

Short-term disability provides compensation equal to 60% of your before-tax weekly earnings, not to exceed \$2,000 per week. Claims should be submitted when you've been absent from work because of a non-work-related illness or injury and will not be returning within 7 days or within one week of a planned surgery or childbirth.

Long-Term Disability

If you become disabled, you will receive a cash benefit of 60% of your monthly salary (up to \$5,000) starting after the end of your short-term disability or a period of 90 days of disability, whichever is greater, and continues up to age 65 or Social Security Normal Retirement Age (SSNRA), whichever is later.

Filing A Claim

There are three ways to file a claim.

- Website: <https://www.lincolffinancial.com>
- Phone: 866-783-2255
- [Workvivo](#): Go to the Documents center to download claim form



Employee Connect

Everyday issues can be complicated and disruptive, and it helps to talk to someone who can ease your worry and help you get back on track. That is why Mills Properties provides counseling services for you and your family at no cost to you. EAP is a confidential service that offers personalized coaching, counseling, research, resources, and referrals for the full range of life events, online resources, legal, and financial advice.

 In-person guidance	 Unlimited 24/7 assistance	 Online resources
<p>Some matters are best resolved by meeting with a professional in person. With <i>EmployeeConnect</i>, you and your family get:</p> <ul style="list-style-type: none"> ▪ In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year) ▪ In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings 	<p>You and your family can access the following services any time — online, on the mobile app, or with a toll-free call:</p> <ul style="list-style-type: none"> ▪ Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning, and more ▪ Legal information and referrals for family law, estate planning, and consumer and civil law ▪ Financial guidance on household budgeting and short- and long-term planning 	<p><i>EmployeeConnect</i> offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit GuidanceResources.com or download the GuidanceNowSM mobile app. You'll find:</p> <ul style="list-style-type: none"> ▪ Articles and tutorials ▪ Videos ▪ Interactive tools, including financial calculators, budgeting worksheets, and more

EmployeeConnectSM

Employee Assistance Program Services

Confidential help 24 hours a day, 7 days a week for employees and family members

To find out more:

- Visit GuidanceResources.com
username: LFGSupport password: LFGSupport1
- Download the *GuidanceNowSM* mobile app
- Call 888-628-4824



- ▶ Family
- ▶ Parenting
- ▶ Addictions
- ▶ Emotional
- ▶ Legal
- ▶ Financial
- ▶ Relationships
- ▶ Stress




Associate Emergency Fund

In keeping with the company's Pay It Forward value, Mills Properties created the Associate Emergency Fund which provides tax-free grants exclusively to team members who have experienced a personal tragedy or disaster that caused a financial hardship. All team members who have been employed for six months and have experienced significant financial hardship due to a qualifying event that occurred within the past 90 days are eligible for grants up to \$1,500.

To maintain confidentiality and impartiality, the fund is managed by the St. Louis Community Foundation. To apply for funds, download the application from the documents center on [Workvivo](#).


Qualifying Events



NATURAL DISASTER
A federally declared natural disaster (flood, earthquake, wildfire, tornado, etc.) that has affected your primary residence.



CATASTROPHIC EVENTS
Extreme circumstances (fire, robbery, assault, domestic abuse) that affect your ability to cover basic living expenses.



DEATH
Employee/immediate family members, when loss of income, funeral expenses, or uninsured medical expenses affect your ability to pay basic living expenses.



ILLNESS/INJURY
Employee or eligible family member emergent injury/illness that affects your ability to pay for basic living expenses.

Housing Discount

All full-time associates are eligible to receive a 20% discount off monthly rent. Part-time associates are eligible for a 10% discount off monthly rent. Discount must be preapproved and requires a signed Associate Lease Addendum. For more information, consult the property manager at the property where you plan to live.



Paid Time Off

To meet the diverse needs of our team, Mills has designed a paid time off (PTO) program that incorporates vacation, illness, and personal days into one program. All full-time associates accrue PTO in recognition for their hard work and dedication providing you with well-deserved time off to relax and recharge.

PTO Accruals

Months of Service	Hours Accrued Per Pay Period	Days Per Year
Less than 12 Months	5.54	18
After 12 Months (1 Year)	6.15	20
After 24 Months (2 Years)	6.77	22
After 48 Months (4 Years)	7.38	24
After 84 Months (7 Years)	8.0	26
After 120 Months (10 Years)	8.62	28
After 168 Months (14 Years)	9.23	30

PTO is accrued each pay period and is based on your length of service. Changes to your accrual rate occur at your anniversary date (see above schedule).

The maximum amount of PTO that can be accumulated and carried over annually is 264 hours. For full details, review the PTO policy on [Workvivo](#).

Vacation Stipend

In recognition for their years of service, Mills Properties provides a \$2,500 stipend to associates when they reach their five year anniversary, and a \$5,000 stipend every five years thereafter. The stipend is paid by Mills Properties to a travel provider who assists associates with their travel arrangements.





Paid Holidays

Mills observes eight holidays in which our business offices are closed and full-time associates receive holiday pay. For full details, review the policy on [Workvivo](#). Mills Properties paid holidays are:

New Year's Day
Martin Luther King, Jr. Day
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Day after Thanksgiving
Christmas Eve
Christmas Day

401(k)

A 401(k) plan is one of the best ways to save for your future. Put it simply, a 401(k) plan is an account funded through payroll deductions in which the funds are invested in stocks, bonds, and mutual funds. To help you build a more secure financial future, Mills Properties auto enrolls you in the 401(k) plan. At the beginning of your employment, Mills Properties withholds 2% from your paycheck and deposits it into your 401(k) account unless you elect otherwise. If you remain auto enrolled, your pre-tax contribution rate will automatically increase by 1% each January 1 until you are contributing 6%.

As an added incentive to save for your future, Mills Properties matches your 401k contributions equal to 33% of your contribution into the plan up to the first 6% of your eligible pay. For more information regarding the 401(k) plan, please visit the documents center on [Workvivo](#).

To manage your retirement account,

- Go to securian.com/retirement.
- Select "New user - register now"
- Enter plan number 069595, if prompted
- Log in with your new User ID and password

Notices & Disclosures

Women's Health & Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- all states of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and treatment of physician complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in Missouri, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are not currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 877.KIDS.NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 866.444.EBSA (3272).

MISSOURI – Medicaid

<http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
573.751.2005

This summary is not a legal document and does not replace or supersede the Plan Document (PD) or the Summary Plan Description (SPD). For a complete description of the coverage, eligibility, criteria, controlling terms, exclusions, limitations, and conditions of coverage, please refer to the PD or SPD located in the documents center in [Workvivo](#).

Statement of Rights under the Newborns' and Mother's Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any Hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending Provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the Plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Qualifying Life Event & Special Enrollments

If you have a qualifying life event (e.g., marriage, divorce, birth or adoption), you have 30 days to notify Mills Properties of the event, change your benefit elections and have your premiums adjusted accordingly. The change in benefit elections must be due to, and consistent with, the qualifying life event. If the event is marriage, birth, or adoption, you also may be able to enroll yourself as well as your dependent(s). In addition, if you decline enrollment because of other health insurance coverage, you may have a special enrollment opportunity that would allow you to enroll yourself and/or dependents if you or your dependents lose that coverage.

If you fail to notify the company within 30 days of the qualifying life event or loss of coverage, your coverage and premiums will remain the same until the next plan year. Please note the timing for notifying Mills Properties is extended to 60 days if your child loses coverage or becomes eligible under Medicaid or CHIP.

Vendor Contacts

Benefit	Provider	Website	Phone
Medical	Anthem	anthem.com	833-578-4436
Dental	Delta Dental	deltadentalmo.com	800-335-8266
Vision	Eye Med	eyemed.com	866-939-3633
Life & Disability	Lincoln Financial	lincolnfinancial.com	800-487-1485
Accident, Critical Illness, Hospital Indemnity	Anthem	anthem.com	833-578-4436
Employee Assistance Program	Lincoln Financial	guidanceresources.com	888-628-4824
401(k)	Securian	securianretirementcenter.com	800-233-2881

Mills Properties Human Resources Office

Benefits & HR Questions - hr@millsapartments.com

Payroll Questions - payroll@millsapartments.com

Mills Properties reserves the right to terminate, suspend, withdraw, reduce, or modify the benefits described in the PD or SPD in whole or in part, at any time. No statement in this or any other document and no oral representation should be construed as a waiver of this right. This summary is the confidential property of Mills Properties.

