



# 2026 QBE Benefits employee guide



Effective January 1, 2026

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### QBE Benefits: Supporting You Every Step of the Way

You're more than your job. QBE is more than a workplace. We're committed to helping you and your family thrive at work, at home, and in your community. Our benefits are designed to support your goals and well-being, so you can focus on living your best life.

#### Health & Wellness

- Access to preventive care and wellness resources
- Comprehensive medical coverage for a wide range of needs
- Protection against unexpected health events

#### Financial Well-Being

- 401(k) retirement plan with company contributions
- Financial education and planning tools
- Resources to help you build long-term security

#### Time Away

- Generous paid time off programs
- Support for work-life balance and personal time

#### Family & Life Support

- Childcare and eldercare assistance
- Programs to support your household needs
- Resources for every stage of life

At QBE, your well-being is our priority. Explore your benefits and make the most of what's available to you!

### Eligibility/Effective Dates

Benefits begin on an employee's date of hire, including Medical/Rx, Dental, Vision, 401(k), Life, EAP, and Disability. Your employee HSA contribution becomes available the first of the month following date of hire.

Employees are eligible to enroll themselves and their eligible dependents in benefits through QBE based on their scheduled work hours. Eligible dependents include spouses, domestic partners and dependent children to age 26.

### How to Enroll/Resources

QBE Benefits and Open Enrollment are available wherever you can access the Internet. Go to [qube.qbe.com](http://qube.qbe.com), then click on QBE Benefits in the toolbox to get started.

Once in the QBE Benefits portal, you can review your current benefit elections, view available online resources and begin your enrollment.

New Hires will be able to enroll on their first day of employment and have up to 30 days to enroll.

### Notice regarding the availability of Summary of Benefits and Coverage (SBC)

**documents.** To view the Summary of Benefits and Coverage (SBC) documents that are required by Health Care Reform for all QBE medical plans, please visit QBE Benefits from the QUBE homepage and click on plan documents under the Resources tab.

You can also request free paper copies of the SBC documents by contacting the Benefit Service Center at 888.968.7147 (Option 1).



#### IMPORTANT NOTE:

This guide is only a summary of the benefits provided by QBE. For specific details, please refer to the Plan Documents or Summary Plan Description. In the event of a discrepancy between information in this guide and the Plan, the Plan Document will prevail.

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**UMR Medical Plans**

QBE provides comprehensive medical benefits for our employees. The QBE Medical Plan offers coverage through two self-insured medical plans administered by UMR, a UnitedHealthcare (UHC) company.

**Employees have two different plan levels to choose from:**

- Option 1: \$1,800 single/ \$3,600 family High Deductible Health Plan (HDHP)\*
- Option 2: \$2,800 single/\$5,600 family High Deductible Health Plan (HDHP)\*

\*High Deductible Health Plans (HDHP) may be eligible for a company-provided Health Savings Account (HSA) contribution

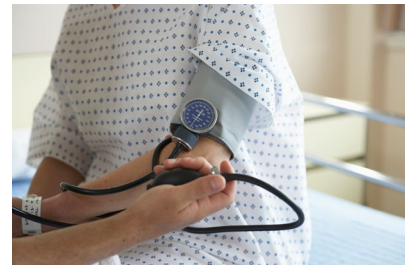
You may find specific plan premium costs in the [QBE benefits rate sheet](#).

**Both of the UMR medical plan options offer “open access” flexibility.**

This means that whichever option you choose:

- You have access to both in- and out-of-network coverage
- You can visit an in-network specialist without a referral
- You don’t need to select a primary care physician

Regardless of which UMR medical plan option you choose, you can use in- and out-of-network providers. You will pay less out of pocket when using in-network providers (doctors and facilities that contract with UMR). Out-of-network providers (doctors and facilities that do not contract with UMR) will typically cost you more than in-network providers. Preventive services are covered at 100% in-network. Your medical bills are first applied to your deductible, and once your deductible is met, coinsurance is applied.



**Need more information on the medical plan options?**  
 Visit [QBE Benefits](#) page on QUBE

Any employee or dependents enrolled in a QBE medical plan will also have access to several telemedicine options.

### Teladoc

This service gives you 24/7/365 access to U.S. board certified doctors through phone or video consults. Providing an affordable alternative to urgent care or ER visits.

Teladoc services are covered at 100% with the deductible waived.

Teladoc can be used:

- For after-hours or at-home care when you need it
- If you're considering the ER or urgent care center for a non-emergency issue
- On vacation, a business trip, or away from home
- For short-term prescription refills
- If you are looking for a second opinion

Teladoc doctors can treat:

- Common medical issues such as cold and flu symptoms, allergies, bronchitis, urinary tract infection, respiratory infection, sinus problems
- Behavioral health services such as anxiety, eating disorders, depression, grief, family difficulties
- Dermatology such as psoriasis, skin infection, rosacea, suspicious moles
- And more!

Per visit cost will be applied to the deductible as applicable. Once deductible is met services are at no cost to you.

### Second Opinion Services – 2nd MD

2nd MD is a benefit that allows you to receive medical advice and second opinions from Specialists. You can consult directly with an expert via video or telephone to learn more about your condition, get advice about your diagnosis, and compare your treatment options. Participation is voluntary and free.

Specifically, the 2nd MD Second Opinion Program can provide assistance when you:

- Are unsure about a diagnosis or need help deciding on a treatment option
- Need help finding a doctor who specializes in a condition
- Have been admitted into the hospital and want medical expert guidance
- Need a medical records summary
- Have medical questions or concerns and want a leading expert's advice
- Need guidance on a mental health condition or treatment that isn't improving
- Need guidance and clarity on treatment options to make the best decision for your health

## Health Plan Solutions

Employees and eligible dependents who are enrolled in QBE’s medical plan also have access to the following solutions:

### Quantum Health

Using your benefits shouldn’t be complicated. Whenever you have a question, Quantum Health is there to help. You can think of them as your personal healthcare team, working with you and your doctors to ensure you receive the right care at the right cost.

### Hinge Health

Hinge Health is a completely free health benefit that delivers everything you need to conquer your chronic pain from home. By equipping you with a tablet and wearable sensors and connecting you with your own personal health coach, you’ll decrease pain through self-guided exercise therapy sessions at your own pace.

### Livongo

The Livongo Diabetes program is a no cost benefit that makes living with diabetes easier. When you sign up for the program you will receive a connected blood glucose meter that offers automatic data uploading, real-time insights and feedback on your readings, access to expert coaches and more. You’ll also get unlimited strips and lancets shipped right to your door. All are provided at no cost to you whatsoever.

The Livongo Hypertension program gives you tools, insights and expert support that help make monitoring your blood pressure simple all at no cost to you. Employees will receive a connected blood pressure monitor, along with real-time support after each reading.

### Progyny Family Building Benefits

Progyny is a leading fertility benefits solution that provides an inclusive family building benefit for every unique path to parenthood. The benefit is designed to support all paths to parenthood, including LGBTQ+ and single by choice, removing barriers to care so you and your doctor can create the customized treatment plan that is right for you. The Progyny benefit bundles all the individual services, tests, and treatments you may need into a Progyny Smart Cycle. That means you won’t run out of coverage mid treatment cycle, and you can focus on the most effective treatment plan for you.

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### Prescription Drugs

When you enroll in a UMR medical plan option, you automatically receive prescription drug coverage. CVS/Caremark administers the prescription drug benefit for both medical plan options. Your prescription drug costs are based on different tiers of prescription drugs:

**Generic:** This is your lowest-cost option. Generic drugs are chemically and therapeutically equivalent to their brand-name counterparts, and they often cost much less.

**Preferred Brand Name:** Preferred brand drugs are brand-name medications selected by your plan because they generally cost less than other similar brand-name drugs used for the same purpose. If a drug does not have a generic or lower-cost alternative, it is considered a preferred brand drug.

**Non-Preferred Brand Name:** This option includes drugs that are more expensive, and are considered non-preferred brand-name drugs.

**Specialty:** This is your highest cost option. These drugs treat rare or chronic conditions and are administered through a specialty pharmacy.

**PrudentRx:** Many specialty medications qualify for \$0 co-pay (after deductible) with participation in the PrudentRx program. You may call CVS Caremark to inquire if a specialty medication is eligible for the PrudentRx program.

### Maintenance Medications

For maintenance medications (those you take on a regular basis for more than 90 days), you have the option of receiving your prescription for a 90 day fill by using mail order or a CVS pharmacy. You can receive your maintenance medication at any other retail pharmacy for a 30 day fill. To find a CVS pharmacy in your area, visit [www.caremark.com](http://www.caremark.com).

You may find additional prescription coverage information in the [QBE benefits rate sheet](#).

**Need more information on the prescription plan options?**

Visit [QBE Benefits](#) page on QUBE



A Health Savings Account (HSA) works alongside an IRS-qualified high-deductible health plan (HDHP).

A HSA is similar to a 401(k) or IRA, but instead of retirement, you're saving pre-tax dollars for medical expenses. Both you and the company can put money in your account. You own the account and your money (as well as company contributions) will roll over from year to year. The balance is yours to keep, even if you leave the company.

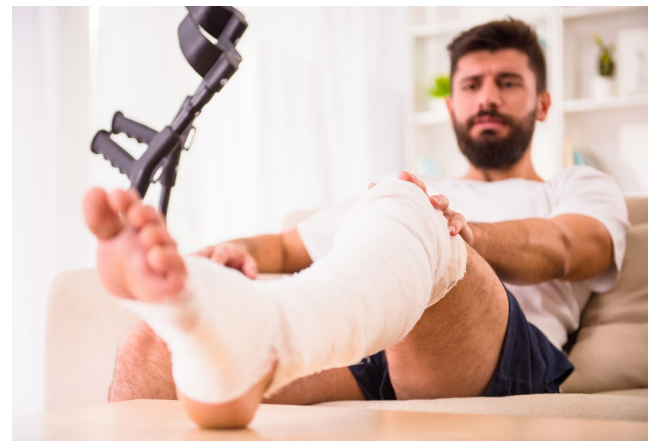
For employees who elect a HDHP along with electing the HSA, the Company will make a contribution to your account. Contributions will be made per paycheck, based on the effective date of your coverage. The current employer contribution amount is available in the [Benefit Rates and Summary section](#).

*Please note: If you do not want to contribute to the HSA yourself, but want the employer contribution, you select can select **Employer only**.*

You can change your contribution amount at any time during the year. Maximum contribution amounts are available in the [Benefit Rates and Summary section](#).

### Restrictions on HSAs with Other Insurances

If you or your dependents are covered by another medical plan (including Medicare or any other government-sponsored plan) or you are eligible for reimbursements under your spouse's FSA plan, you may not be eligible for a HSA. Please consult your tax advisor if you would like to discuss your specific situation.



**Need more information on the HSA plan?**  
Visit [QBE Benefits](#) page on QUBE

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### Dependent Care Flexible Spending Account

A dependent care flexible spending account is for daycare for children under the age of 13, elder care or other similar services that enable you to work.

Choose an annual election for your account(s). Pre-tax dollars are deducted in equal installments from each paycheck. Estimate conservatively – you can't change your election during the year unless you experience a "qualified event." You lose whatever you haven't used in your account(s) by the end of the calendar year.

To get reimbursed for eligible dependent care expenses you must complete and submit a claim form with applicable documentation. You can elect to receive reimbursements via check or direct deposit to your bank account. Dependent care can only be reimbursed up to the amount that's been taken out of your paycheck, at that point in the year.

For more information on dependent care FSA, visit the [QUBE Benefits page](#) and click on Tax Free Spending Accounts.



**Need more information on Medical spending options?**

Visit [QBE Benefits](#) page on QUBE

Dental coverage is offered separately from your medical coverage. Our self-insured dental plan is administered by Delta Dental, and provides a generous level of coverage for you and your family. Preventive dental care, including regular cleanings and X-rays, is covered at 100%, and no deductible applies.

### Dental Plan Options

You may choose from four coverage levels:

- Single (employee only)
- Employee + child(ren)
- Employee + spouse/domestic partner
- Family

See the [QBE Benefits rate sheet](#) for specific plan premium costs.

### DeltaPremier and Delta PPO Networks

Your dental coverage is available with any dentist. However, if you select a dentist that participates in the DeltaPremier or Delta PPO network, your claims are submitted directly by and reimbursed directly to your dentist. Network dentists also have agreed to pricing maximums and treatment guarantees if procedures fall within a certain time. If you choose a Delta PPO dentist, you'll also enjoy lower fees. It's easy to find an in-network dentist, as Delta has 90% of all dentists nationwide in its network!

**Need more information on the dental options?**

Visit [QBE Benefits](#) page on QUBE



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The QBE Vision Plan provides comprehensive vision insurance through EyeMed. This plan provides a benefit for eye care, including eye exams, prescription eyeglasses and contact lenses.

**Vision Plan Options**

You may choose from three coverage levels:

- Single (employee only)
- Employee + 1
- Employee + 2 or more



See the [QBE Benefits rate sheet](#) for specific plan premium costs.

Locate EyeMed vision providers in your area at [www.deltadentalwi.com/vision](http://www.deltadentalwi.com/vision). Select Search EyeMed Insight Network and search by your ZIP code.

**Need more information on the vision options?**  
 Visit [QBE Benefits](#) page on QUBE



The QBE Life and Accidental Death and Dismemberment (AD&D) Plans help your family with financial obligations in the event of a death, terminal illness or serious injury by providing a level of life and AD&D insurance for you, your spouse/domestic partner and for your eligible children. QBE provides basic life insurance coverage at no cost to you.

Since each person's life insurance needs can vary, you also have the opportunity to elect supplemental Life Insurance.

#### Basic Life/AD&D\*

Our basic life insurance coverage provides a benefit of 2x your annual salary in the event of your death, and the premium is completely paid by the company. Eligible employees are automatically enrolled in this plan. Amounts of \$500,000 to \$1 million require evidence of insurability. Coverage amounts in excess of \$50,000 must be included in income and are subject to Social Security and Medicare taxes.

Our AD&D coverage provides up to 2x your annual salary in the event of an accident. The premium is completely paid by the company. Eligible employees are automatically enrolled in this plan. Amounts of \$500,000 to \$1 million require evidence of insurability.

#### Supplemental Life

You may elect additional life insurance for yourself in an amount up to 8x your annual salary, to a maximum of \$3 million. You pay the premium for this coverage as an after-tax deduction from your paycheck. The guarantee issue amount is 3x your salary or \$500,000.

For any amounts over the guarantee issue amount, you will be required to provide evidence of insurability. You will also be required to provide evidence of insurability if you request first-time coverage or an increase in coverage any time after your initial 30 days of eligibility. There is a minimum benefit amount of the greater of \$15,000 or 1x your annual salary (rounded to the next \$1,000).

#### Spouse/DP

We also offer spouse/domestic partner and dependent life insurance, which provide coverage in the event of the death of your spouse/domestic partner and/or child(ren). Spousal/domestic partner life insurance offers coverage in \$10,000 increments up to the lesser of your supplemental life insurance coverage or \$250,000. Your spouse's/domestic partner's age is used to determine their supplemental life premium. The guarantee issue amount is up to \$30,000 for your spouse/domestic partner. If you elect a spousal amount over the guarantee issue amount or enroll more than 30 days after your first day of eligible employment, you will be required to provide evidence of insurability for your spouse/domestic partner.

#### Dependent Child

Dependent child insurance offers \$10,000 of coverage for your child(ren) up to age 26 (\$5,000 for ages 0-14 days). You pay the premium for this coverage. The minimum scheduled benefit amount for your dependent is \$10,000.

#### IRC SECTION 79 – (\*BASIC LIFE INSURANCE)

IRC section 79 provides an exclusion for the first \$50,000 of group-term life insurance coverage provided under a policy carried directly or indirectly by an employer. There are no tax consequences if the total amount of such policies does not exceed \$50,000. The imputed cost of coverage in excess of \$50,000 must be included in income, using the IRS Premium Table, and is subject to Social Security and Medicare taxes.

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### Short-Term Disability (STD)

STD provides a percentage of your weekly base pay after a seven-calendar-day waiting period, which is paid retroactively once it is satisfied. Benefits are payable at 100% for 10 weeks, then at 70% for 16 weeks (a total of 26 weeks). There's no maximum weekly benefit. This benefit is 100% employer-paid.



### Long-Term Disability (LTD)

LTD provides 60% of your monthly base pay up to a maximum of \$25,000/month. There's a 180-calendar-day elimination period before LTD benefits are payable (LTD begins after STD ends, if disability continues beyond 180 days). Benefits are generally payable until full Social Security retirement age or until the employee is deemed to no longer be disabled. This benefit is 100% employer-paid.

### Optional Long-Term Disability (LTD) Buy-Up

The LTD Buy-Up benefit allows you to purchase additional long-term disability coverage above what is provided by the company. You may purchase additional coverage that will provide you with 70% of your monthly base pay up to a maximum benefit of \$25,000 per month.

**Need more information on the Disability options?**

Visit [QBE Benefits](#) page on QUBE

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### Company 401K Contribution and Match

QBE's highly competitive 401(k) program provides a 5% company core contribution every year to your 401(k), regardless of whether you contribute or not. In addition, your contributions are matched \$0.50 for every \$1.00 you contribute up to 6% of your salary (you could receive an additional 3% match from QBE). That's up to 8% each year! Both the company core contribution and company match dollars will be deposited bi-weekly. Company core and matching contributions are 100% vested after 1 year of service.

### Your 401k Contributions

Your pre-tax, after-tax or Roth 401(k) contributions must be elected as a percentage of your base pay. Catch-up contributions (for those turning 50 or older during the year) will automatically begin once the standard contribution limit has been met. Catch-up contributions must be designated Roth contributions for employees with greater than \$145k (indexed) in QBE FICA wages at QBE in the prior year. You may change your contributions and choice of investment funds at any time throughout the year.

### 401k Investment Options

Employees have a variety of choices available, including stable value, fixed income and mutual funds. You may also invest in individual stocks, bonds and/or an expanded selection of mutual funds through a self-directed brokerage option.

QBE's retirement plan also offers GoalMaker®. This is an optional asset allocation program that invests your contributions in a portfolio matching your risk tolerance and anticipated retirement date.

Your QBE 401(k) Savings Plan offers SageView Retirement Advisory Services that can personalize, monitor, and manage your retirement plan for you, or provide advice and recommendations as you control your investments.

**SageView Personalized Portfolios** – Let SageView's investment professionals do the work for you. They will personalize your retirement strategy and support you along the way. Fees apply.

**SageView Online Advice** – Manage your own investments and receive investment recommendations. This option is available to you at no additional cost.

### QShare

QShare is QBE's employee share purchase program. Employees can purchase QBE shares via payroll deductions, and QBE will match those shares on a 1:1 basis if you still hold the shares as a QBE employee after 3 years.

**Need more information on the 401(k) options?**

Visit [QBE Benefits](#) page on QUBE

### Commuter benefits: Parking/Transportation

If you ride a bus, subway, train or ferry to work, or if you pay to park for work, the transportation and parking program can help you save on taxes while you commute. QBE has partnered with HSA Bank to provide you with a high-quality commuter program. The transportation and parking benefit allows you to set aside and spend up to the IRS monthly pre-tax limit on your work related commuting expenses as long as you are employed at QBE.

**Need more information on the Commuter/Parking options?**  
Visit [QBE Benefits](#) page on QUBE

### EAP

QBE's Employee Assistance Program (EAP) provides a confidential, user-friendly program that addresses many of the issues that challenge our personal well-being and work/life balance. The EAP is a resource for employees, their spouses or significant others, their dependents and anyone living in an employee's household. This service can help with a variety of topics such as:

- Personal and family concerns
- Legal or financial issues
- Family or workplace conflicts
- Stress and lifestyle issues



### Tuition Reimbursement

QBE can help you pay for continuing your education through continuing education, certifications, external professional development and degree-related college courses. To be eligible, you must work at least 20 hours per week. In order to qualify for reimbursement, the course must be job-related, part of your development plan or related to a future position in the company.



**Need more information on Employee Solutions?**  
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**Legal Assistance**

MetLife Legal Plans provide you with telephone and office consultations on certain legal issues with the attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action.

MetLife Legal provides legal representation in the following areas:

- Estate Planning
- Money Matters
- Real Estate Matters
- Elder Law Matters
- Family Law
- Traffic Offenses
- Document Preparation
- Immigration Assistance
- Juvenile Matters
- Consumer Protection
- Defense of Civil Lawsuits
- Personal Property Protection

**ID Theft Protection**

Every year millions of Americans are victims of identity fraud and damage caused can be time consuming and challenging! Do you know what you should do to protect yourself and your family?

Allstate Identity Protection is a proactive fraud detection and prevention service, including fully-managed identity restoration for state-of-the art identity protection.

Features include:

- Identity and credit monitoring
- Cyber protection and personal computer security
- Password management solution
- Social media reputation monitoring
- Digital wallet storage and monitoring
- Full-Service Identity Restoration
- \$1,000,000 Identity Theft Insurance Policy

There are two benefit levels for ID protection available via QBE Benefits.

**Accident**

Accident coverage is a voluntary benefit provided by Allstate that helps to financially protect you when unexpected accidents occur by providing you with a cash benefit for certain conditions.

Coverage is provided for:

- Injuries: including fractures, dislocations, concussions, lacerations, eye injuries, torn knee cartilage, ruptured discs and severe burns
- Medical Services and Treatments: including ambulance, emergency care, therapy services, medical testing (e.g., X-rays, MRIs, CT scans) and medical appliances
- Hospitalization: including hospital admission and confinement after an accident

You may use the cash benefit to cover deductibles, copays, medical equipment, daily living expenses, caregiving assistance, and more.

### Critical Illness

Critical Illness coverage is a voluntary benefit provided by Allstate that can help to soften the financial and emotional impact of a critical illness. A lump-sum payment is paid directly to the covered employee upon diagnosis for the following conditions:

- Heart attack
- Stroke
- Invasive Cancer
- Major Organ Transplant
- End-stage renal failure
- Coronary artery bypass surgery

You may use the cash benefit to cover deductibles, copays, medical equipment, daily living expenses, caregiving assistance, and more.

### Hospital Indemnity

Unexpected hospital visits lead to unexpected expenses. Hospital Indemnity insurance from Allstate Benefits can help offset costly medical bills by paying a cash benefit if you have a covered inpatient hospital stay. You can use the money towards deductibles, copays, premiums and even daily living expenses. Because Hospital Indemnity insurance is supplemental, it pays in addition to other coverage you may already have in place. Plus, it works well with your major medical plan, helping to close gaps in your coverage. Please note: Benefits are not paid for emergency room treatment or outpatient procedures.

### Spot Pet Insurance

Spot Pet insurance offers flexible accident-and-illness or accident-only plans for dogs and cats with access to any licensed vet in the US or Canada. Receive reimbursements on a percentage of veterinary bills, along with optional wellness add-ons for routine care, such as vaccinations and flea/heartworm preventatives. Key features include customizable deductibles, reimbursement rates and annual coverage limits. Find out more about plan options and enroll your pets directly through Spot Pet.

### Pet Benefit Solutions

Receive discounts for your pets on in-house veterinary services at participating providers through the Pet Assure Veterinary Discount Plan, and save on brand-name prescriptions online or via the app with PetPlus Prescription Savings Plan. Find out more about these programs and enroll your pets through QBE Benefits.

**Need more information on Voluntary Benefit Solutions?**

Visit [QBE Benefits](#) page on QUBE

**Adoption Assistance**

Receive up to \$15,000 toward adoption costs upon finalization of your adoption.

**Surrogacy Assistance**

Receive up to \$15,000 toward the cost of building your family through surrogacy.

**Center-based Care**

Finding qualified child care can be challenging. Help is available for locating child care, whether in your home or at a center, sometimes at a negotiated discount.

**Back-up Care**

When your everyday child or elder-care resource isn't available, consultants can help you coordinate a back-up solution at a very competitive cost.

**Mothers Milk Shipping**

If you're a breastfeeding mother and have to travel for work, QBE will pay to have the milk shipped home for your child.

**Sitter City**

Receive a free membership in order to find babysitters, nannies, companion care, pet care, household assistance.

**Years Ahead – Elder care solutions**

Caring for aging loved ones can be stressful at times. Gain access to advisors, provider listings and resources for the care you need.

**Educational Advising**

Parents will receive help addressing concerns about how to save for college, whether their young children will be successful in school and navigating new Common Core school standards, through tools ranging from on-site and virtual workshops to personalized, one-on-one assistance from a Bright Horizons College coach.

**Virtual Tutoring**

When your child ages 5 -18 needs help with homework or dedicated support in a specific area virtual tutoring is available to help. Learn more under Life & Family on QBE Benefits.



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### Well-Being @ QBE

QBE offers a variety of ways for you to manage current health conditions or improve your overall well-being by participating in one of our many well-being programs. These programs are designed to provide you with the tools and resources needed to encourage sustainable and healthy change.

It requires effort to build or maintain physical, emotional and financial health, but the results can be rewarding. Making small changes can benefit all aspects of your life, including boosting your mood, building resilience and helping you enjoy more out of life.

### Rebate Program

Our rebate program provides reimbursement for activities that help you live a healthy lifestyle – some of which you may already do! Costs that are eligible for the well-being rebate program include:

- Health club membership fees
- Exercise class fees, including online classes
- Personal training costs
- Race entry fees
- Community supported agriculture (CSA) costs
- Meditation apps and mindfulness courses



### Weight Watchers

As part of our mission to help you care for your whole health, we have partnered with Weight Watchers®! You can enroll in this new benefit starting 1/1/26 for \$0/month.

With the Weight Watchers program, you get everything you need to build healthy habits and reach your wellness goals, including:

- **Flexibility:** Eat the foods you love and still achieve your goals.
- **Easy Tools:** Track meals, activity, and progress with their user-friendly app.
- **Community:** Find motivation and support in over 200+ member groups.
- **Guidance:** Expert content, recipes, and guidance right in your pocket.
- **Medical weight loss support:** FDA-approved prescription management, 1:1 access with clinicians specially trained in obesity management and personalized nutrition & side effect support.

We are excited to offer this powerful new tool to support you and your unique needs on your health journey.

### Wellness Counseling

QBE partners with Health Advocate to offer personalized one-on-one counseling about a number of different wellness and health topics.

### Real Appeal

Real Appeal helps you get on the fast track to real weight loss by providing you the support and tools you need to succeed. If you enroll and qualify (must have a BMI of 23 or higher and be enrolled in QBE’s medical plan), you will receive

- An initial session to personalize your weight-loss approach.
- A kit sent to your home with tools to help you get started – meal plans, a scale and much more.
- One-on-one coaching with your personal transformation coach – for up to 52 weeks.
- Online tools, including 24/7 access to the Real Appeal website with interactive videos, tracking tools and tips to help you make your weight loss journey a lifestyle change.

Real Appeal is offered as part of QBE’s medical plans for no additional cost and is available to you and your covered spouse/domestic partner. It’s designed to fit into your schedule (and life) for lasting results. Go to [QBE.RealAppeal.com](http://QBE.RealAppeal.com) to get started now!

**Need more information on Well-being@QBE?**  
Visit [QBE Benefits](#) page on QUBE

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### Caregiver Leave

Caregiver Leave is an extended employee absence to help care for a qualified ill or injured family member such as a spouse, parent, sibling, grandparent or dependent child. This benefit provides paid and unpaid time off from work.

There are two components to Caregiver Leave:

- Paid Caregiver leave – A total of 10 days of paid leave. This can be taken within 1 year of the date of illness or injury.
- Family and Medical Leave of Absence – Up to 12 weeks of protected unpaid leave that runs concurrent with Paid Caregiver Leave.

### Parental Leave

Parental Leave is an extended employee absence because of the birth, adoption or foster placement of a child. It is an employee benefit that provides paid or unpaid time off from work to care for and bond with a new child.

There are two components to the Parental Leave policy:

- Paid parental leave – a total of twelve weeks of paid leave, which can be taken within 1 year of a birth, adoption, or foster placement.
- Family and Medical Leave of Absence – up to 12 weeks of protected unpaid leave that runs concurrent with paid parental leave.

### FMLA

Employees may be eligible for FMLA under federal or state law. QBE's FMLA policy and procedures can be found on the [QUBE homepage](#).

### Personal Leave

You may experience a situation that requires you to be absent from work that may not qualify for FMLA, which you may request and is subject to manager approval. Our Personal Leave of Absence policy also includes Social Impact Leaves – or unpaid time off to pursue charitable or good-will endeavors such as building low-income housing or teaching students in need.

### Executive Leave

Executive leave is an uncapped paid time off policy which empowers levels 1-3 employees to collaborate with their managers and teams to appropriately schedule time away from work (vacation, sick, personal, etc.).

**Eligibility:** All regular full-time, part-time, and limited term levels 1-3 employees scheduled to work 20 hours or more per week are eligible to participate in the company's executive leave program.

**Company Holidays**

The company’s offices are closed on 11 company-designated holidays. Employees who are scheduled to work at least 20 hours per week and are scheduled to work on the company designated holiday are eligible for holiday pay for that day.

Paid holidays include:

- New Year’s Day
- Martin Luther King, Jr. Day
- Presidents Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Thanksgiving
- The day after Thanksgiving
- Christmas Eve
- Christmas

**PTO**

QBE offers a PTO program for levels 4-6 employees that allows you to determine when and how to use time off in the most optimal way. All time off is incorporated into one bank (vacation, sick, personal, etc.), and it is up to you to determine how and when you use it.

Years of service	Annual accrual broadband levels 5 & 6	Annual accrual broadband level 4
Less than 2 years	18 days	23 days
2 - 4 years	20 days	25 days
5 - 9 years	23 days	28 days
10 - 19 years	28 days	30 days
20 + years	30 days	30 days

PTO days are accrued based on your standard work hours.

**Crop Field Claims Time Off**

Crop Field Claims Time Off is a paid leave policy that allows all Flex Claims Adjusters, Claims Adjusters, Senior Claims Adjusters, Field Claims Leads, Claims Specialists, Regional Claims Specialist, National Claims Specialist, and Field Claims Managers to work with their managers to schedule time away from work. This permits these employees to take time away from work for all personal needs such as vacations, short illness, child care, appointments, mental health needs, etc. It is expected that employees take and record at least 2 weeks (10 days) of Crop Field Claims Time Off a year.

EMPLOYEE RECOGNITION ●●●●

**ThankQ**

The ThankQ program allows you to earn points, while being recognized by your peers and leadership, for going above and beyond or hitting a milestone with the company. Points can be used toward great merchandise or gift cards. The program focuses on earning points for exceptional performance, anniversary milestones and retirement.

**eCards**

You’ll find a great selection of eCards to send to colleagues whose everyday efforts inspire you. Use them to say “Thank You” or “Way to Go!” These are fun, easy ways for everyone to show appreciation and acknowledge the great work happening at QBE.

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## Health Insurance Notices

To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins November 1 for coverage starting as early as January 1, 2026.

### Can I Save Money on My Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn’t meet certain standards. The savings on your premium that you’re eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes, if you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.83% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit. NOTE: An employer-sponsored health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

**Note:** If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact People Assist (1-888-968-7147).

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

**HEALTH INSURANCE OPTIONS (UMR)**

*Eligible for coverage upon date of hire.*

**Option 1 (HDHP \$1,800/\$3,600)**

Plan Provision	In-Network Benefit	Out-of-Network Benefit
Deductible (EE/EE +)	\$1,800 / \$3,600	\$5,600 / \$11,200
Coinsurance after Deductible	80% / 20%	60% / 40%
Out-of-Pocket Max (EE/EE +)	\$3,600 / \$7,200	\$7,200 / \$14,400

**Contribution Schedule (bi-weekly – no proration)\***

Tier	QBE pays	You pay
Employee only	\$379.80	\$92.36
Employee + spouse/domestic partner	\$700.34	\$211.14
Employee + child(ren)	\$642.70	\$193.78
Family	\$945.32	\$284.99

**Option 2 (HDHP \$2,800/\$5,600)**

Plan Provision	In-Network Benefit	Out-of-Network Benefit
Deductible (EE/EE +)	\$2,800 / \$5,600	\$5,600 / \$11,200
Coinsurance after Deductible	80% / 20%	60% / 40%
Out-of-Pocket Max (EE/EE +)	\$5,600 / \$11,200	\$9,200 / \$18,400

**Contribution Schedule (bi-weekly – no proration)\***

Tier	QBE pays	You pay
Employee only	\$349.11	\$51.59
Employee + spouse/domestic partner	\$636.40	\$165.01
Employee + child(ren)	\$556.83	\$144.39
Family	\$866.99	\$224.81

\*Premiums are \$20 less if the Medical Premium Incentive is achieved.

**HEALTH SAVINGS ACCOUNT (HSA Bank)**

*Eligible for coverage 1<sup>st</sup> of month following date of hire.*

- Employer contribution per paycheck: \$30.77 single/\$61.54 family
- 2026 IRS Maximums: Self Only \$4,400, Family \$8,750, Catch-up contribution (age 55+) \$1,000

**PRESCRIPTION DRUG PLAN (CVS/Caremark)**

*Included with In-Network health options*

Tier	Option 1	Option 2
Generic	15%*	15%*
Preferred Brand Name	25%*	25%*
Non- Preferred Brand Name	50%*	50%*
Specialty	30%*	30%*
Annual Out-of-Pocket Maximum	**	**

\*Only applies for preventive medications (per ACA guidelines) or after medical deductible is satisfied

\*\* Applies to medical out-of-pocket maximum

**ACCIDENT COVERAGE (Allstate)**

*Eligible for coverage upon date of hire.*

**Contribution Schedule (bi-weekly – no proration)**

Tier	Contributions
Employee only	\$3.06
Employee + spouse/domestic partner	\$6.08
Employee + child(ren)	\$7.20
Family	\$8.66

**CRITICAL ILLNESS (Allstate)**

*Eligible for coverage upon date of hire*

Employee Age	Employee, EE+CH	EE+SP/DP, Family
18-24	\$2.13	\$3.37
25-29	\$2.69	\$4.21
30-34	\$3.56	\$5.53
35-39	\$4.76	\$7.36
40-44	\$6.22	\$9.58
45-49	\$8.49	\$13.01
50-54	\$10.48	\$16.04
55-59	\$12.96	\$19.81
60-64	\$17.11	\$26.11
65-69	\$22.74	\$34.66
70-74	\$30.58	\$46.54
75-79	\$35.06	\$53.29
80+	\$43.38	\$65.76

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### HOSPITAL INDEMNITY (Allstate)

Eligible for coverage upon date of hire.

#### Contribution Schedule (bi-weekly – no proration)

Tier	Option 1 \$1,000	Option 2 \$2,000
Employee only	\$6.60	\$13.14
Employee + spouse/domestic partner	\$15.54	\$31.02
Employee + child(ren)	\$8.94	\$17.82
Family	\$19.44	\$38.88

### DENTAL INSURANCE (Delta Dental)

Eligible for coverage upon date of hire.

Plan Provision	In-Network Benefit
Deductible	\$50 individual / \$100 family
Annual Maximum Benefit	\$2,500 per participant
Diagnostic & Preventive	100% (deductible waived)
Basic Restorative	80% / 20%
Major Restorative	50% / 50%
Lifetime Orthodontia Benefit	\$50 deductible \$2,500 per participant max

#### Contribution Schedule (bi-weekly– no proration)

Tier	QBE pays	You pay
Employee only	\$15.04	\$6.48
Employee + spouse/domestic partner	\$28.77	\$15.84
Employee + child(ren)	\$24.89	\$13.92
Family	\$42.67	\$23.56

### VISION INSURANCE (EyeMed)

Eligible for coverage upon date of hire.

Plan Provision	In-Network Benefit
Annual eye exam	\$10 copay
Basic eyeglass lenses	\$10 copay, once every 12 months*
Eyeglass frames	Up to \$150 allowance, once every 24 months*
Elective contact lenses	Up to \$150 allowance, once every 12 months*

\*Non-calendar year plan. Benefit frequency based on date service previously received.

#### Contribution Schedule (bi-weekly– no proration)

Tier	QBE pays	You pay
Employee only	\$1.95	\$0.75
Employee + 1	\$3.49	\$1.67
Employee + 2 or more	\$5.45	\$2.63

### DEPENDENT CARE FLEX SPENDING ACCOUNT

Eligible for coverage upon date of hire.

- Pre-tax dollars to be used for dependent (elderly or child) care up to \$7,500

### TRANSPORTATION AND PARKING ACCOUNTS

Eligible for coverage upon date of hire.

- Pre-tax dollars to be used for transit and parking expenses up to monthly IRS limits

### LIFE INSURANCE (Prudential)

Eligible for coverage upon date of hire.

- Basic life insurance of two times your annual salary
  - Premiums paid by QBE. Coverage over \$50,000 is subject to taxation per IRC Section 79.
- Supplemental life insurance of up to 8 times your annual salary (\$3,000,000 maximum, may require EOI)
  - Premiums paid by employee
- Spouse/domestic partner (DP) and dependent life options
  - Premiums paid by employee
- Child life is \$0.032 per bi-weekly

Employee	Per \$1,000	Spouse/DP	Per \$1,000
LT 25	\$0.023	LT 25	\$0.029
25-29	\$0.028	25-29	\$0.029
30-34	\$0.037	30-34	\$0.037
35-39	\$0.042	35-39	\$0.043
40-44	\$0.046	40-44	\$0.048
45-49	\$0.071	45-49	\$0.086
50-54	\$0.144	50-54	\$0.160
55-59	\$0.227	55-59	\$0.252
60-64	\$0.343	60-64	\$0.382
65-69	\$0.586	65-69	\$0.635
70-125	\$0.951	70-74	\$0.951

### DISABILITY BENEFITS (Prudential)

Eligible for coverage upon date of hire.

#### Short-Term Disability

- Pay 100% of weekly base salary for 10 weeks (The one-week elimination period is retroactively paid once it has been satisfied), and then 70% of weekly base pay for 16 weeks
- 26 week benefit (includes one-week elimination period)
- Premiums paid by QBE

#### Long-Term Disability

- Pay 60% of monthly base pay, up to a max of \$25,000 per month
- 180-calendar-day elimination period
- Premiums paid by QBE

#### Buy Up Long-Term Disability

#### Prudential Income Protection Plan

- Increase QBE paid policy to 70% of your monthly base pay up to a max of \$25,000 per month
- 180-calendar-day elimination period
- Premiums paid by employee
- Premium is \$0.09/\$100 of covered monthly salary

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## LEGAL ASSISTANCE (MetLife Legal Plans)

*Eligible for coverage upon date of hire*

### Employee Contribution Schedule (bi-weekly)

<b>Tier</b>	<b>Contributions</b>
Employee, spouse and dependents	\$8.31

MetLife provides telephone and/or office consultations for an unlimited number of matters with the attorney of your choice.

- *Estate planning* (wills, trusts, powers of Attorney)
- *Money matters* (bankruptcy, debt collection, foreclosure)

For a complete list of legal representation services, visit [info.legalplans.com](http://info.legalplans.com)

## IDENTITY PROTECTION (Allstate)

*Eligible for coverage upon date of hire*

### Employee Contribution Schedule (bi-weekly)

<b>Tier</b>	<b>Pro+</b>	<b>Pro+ Cyber</b>
Employee only	\$4.13	\$4.59
Family (under one roof)	\$7.82	\$8.28

For a complete list of available services visit: [myaip.com](http://myaip.com)

## SPOT PET INSURANCE

Spot Pet Solutions offers customizable plan options based on pet age, gender, breed, and location. All payment details and billing are handled on a direct bill basis with Spot Pet; there is no QBE payroll deduction.

Customize your annual limit, annual deductible and reimbursement rate. Get your quote at [spotpet.link/qbe](http://spotpet.link/qbe).

## PET BENEFIT SOLUTIONS

Pet Benefit Solutions will offer discounts on in-house veterinary services at participating providers, along with discounts on brand-name prescriptions.

### Employee Contribution Schedule (bi-weekly)

<b>Tier</b>	<b>Contributions</b>
Single (one pet)	\$5.42
Unlimited (more than one pet)	\$8.54

## PROVIDER CONTACT INFORMATION •••••

What	Provider	Contact Information
How to enroll and general benefit information	QBE Benefits	QBE Benefits from the QUBE homepage 1.888.968.7147, Press 1 for benefits
Medical/Pharmacy	Quantum Health	855.497.1256 • MyQBEHealth.com
• Telemedicine	Teladoc	800.835.2362 • teladoc.com
• 2nd MD	2nd MD	866.269.3534
• Health Savings Account	HSA Bank	800.357.6246 • hsabank.com
• Diabetes and Hypertension Management	Livongo	800.945.4355 • livongo.com
• Musculoskeletal	Hinge Health	855.902.2777 • hingehealth.com
• Weight Management	Weight Watchers	866.204.2885
Leave of Absence	Prudential	877.367.7781 prudential.com/mybenefits
Disability	Prudential	877.367.7781
401(k) / Pension	Empower	833.961.5273 www.empowermyretirement.com
Dependent Care Flexible Savings Account	HSA Bank	800.357.6246 hsabank.com
Dental	Delta Dental	800.236.3712 deltadentalwi.com
Vision	Delta Vision offered through EyeMed	866.939.3633 https://individual.eyemed.com/member-login/
Employee Assistance Program Wellness	Health Advocate	866.799.2728 healthadvocate.com
Life and AD&D (EOI Status)	Prudential	888.257.0412
Transportation and Parking	HSA Bank	800.357.6246 hsabank.com
Back-up Care, Sitter City, Special and College Coach	Bright Horizons	careadvantage.com/QBE
<b>Voluntary Benefit Solutions</b>		
Critical Illness	Allstate	800.521.3535
Accident	Allstate	800.521.3535
Hospital Indemnity	Allstate	800.521.3535
Identity Protection	Allstate	800.789.2720 MyAIP.com
MetLife Legal Plans	MetLife	800.821.6400 info.legalplans.com
Pet Insurance	Spot Pet	888.343.2340 spotpet.link/qbe
Pet Solutions Provider	Pet Benefit Solutions	800.891.2565 customercare@petbenefits.com

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