



2022 Summary of Benefits

BENEFITS ON THE HORIZON

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2022 Benefit Highlights



Use the **Previous** and **Next** buttons at the top of each page to move from page to page.

Benefit Changes

Retiree Medical

See **page 7**

Orthodontia coverage increase

See **page 8**

Legal & Identity Theft reduced cost and increased benefits

See **page 17**

Adoption & Surrogacy increases

See **page 19**

Tuition Reimbursement increase

See **page 22**

ENHANCED

NEW

Look for these symbols throughout the summary guide to see new or enhanced benefits.

\$0 No Increase in Employee Costs

Horizon is covering the cost increases for medical, dental and vision for 2022, so employees will not see a cost increase in their per-paycheck contributions.



GOING TO INCREDIBLE LENGTHS:

Our Commitment to You

For us, success is measured by the numbers that matter most — the number of lives we touch and the number of lives we change. As part of that promise, we're committed to providing our employees with a benefits program that is both comprehensive and competitive, offering health care, dental and vision coverage, as well as financial security and wellness assistance to our employees and their families. This guide provides a general overview of your benefit choices and enrollment information to help you elect the coverage that is right for you.

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Eligibility

All full-time employees working 30 or more hours per week are eligible to enroll in coverage.

Dependent Eligibility

Employees can enroll their dependents in plans that offer dependent coverage. Eligible dependents include the following:

ELIGIBLE DEPENDENT	CONSIDERATION
 <p>Spouse</p> <ul style="list-style-type: none"> • Spouse • Domestic Partner 	<p>Employees will be taxed on the additional cost of covering the domestic partner, known as imputed income</p>
 <p>Child</p> <ul style="list-style-type: none"> • Child • Stepchild • Child for whom you have been appointed legal guardian 	<p>You may cover your eligible dependent children up to age 26, regardless of marital or student status</p>

Enrollment Periods

New Employees

New employees of Horizon are eligible for benefits on the first day of employment. You have 31 days from your date of hire to enroll in benefits.

Open Enrollment

All employees have the opportunity to enroll in or make changes to their benefit plans during our annual open enrollment period. Open enrollment is typically held in the fall, with benefit elections effective January 1 of the following year.

Pay Periods

There are 24 pay periods per calendar year, paid on the 15th and the last business day of the month.

Enrollment Process

All benefit enrollments are completed in Workday, with the exception of 401(k) and pet insurance. You can enroll in these benefits at any time through the provider website.

Making Changes Outside of Open Enrollment

Choose your benefits carefully. Medical, dental, vision and flexible spending account contributions are made on a pre-tax basis. Per IRS regulations, you cannot change your pre-tax benefit options during the year unless you experience a qualified life event.

Qualified life events include:

- Marriage or divorce
- Death of your spouse [domestic partner] or dependent
- Birth or adoption of a child
- Your spouse [or domestic partner] terminating or obtaining new employment (that affects eligibility for coverage)
- You or your spouse [or domestic partner] switching employment status from full-time to part-time or vice versa (that affects eligibility for coverage)
- Significant cost or coverage changes
- Your dependent no longer qualifies as an eligible dependent.



IMPORTANT

You must initiate your benefit changes in Workday and submit for approval **within 31 days** of the qualified life event.

You must include any applicable forms and/or documentation with your benefit event.

The benefits administrator will review your request and determine whether the change you are requesting is allowed. Only benefit changes which are consistent with the qualified life event are permitted.

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Medical Benefits BlueCross BlueShield of Illinois

The information on the following page is a summary of medical coverage only.

Any deductibles and copays shown in the chart below are amounts for which you are responsible.



NOT SURE WHICH PLAN TO CHOOSE?

Use MyHealthMath to see
which plan is right for you.

SCAN TO
OPEN APP



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Medical Benefits BlueCross BlueShield of Illinois

BENEFIT	PPO 500 BCBS		PPO 1,500 BCBS		2,500 HDHP BCBS	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Annual Calendar Year Deductible						
Individual	\$500	\$1,000	\$1,500	\$3,000	\$2,500	\$5,000
Family	\$1,000	\$2,000	\$3,000	\$6,000	\$5,000	\$10,000
Out-of-Pocket Maximum						
Single	\$1,500	\$3,000	\$3,500	\$7,000	\$5,000	\$10,000
Family	\$3,000	\$6,000	\$7,000	\$14,000	\$10,000	\$20,000
Lifetime Maximum	Unlimited		Unlimited		Unlimited	
Coinsurance	10%	30%	20%	40%	20%	40%
Physician Services						
Doctor's office visit	\$20 copay	30% after deductible	\$30	40% after deductible	20% after deductible	40% after deductible
Specialist office visit	\$35 copay	30% after deductible	\$50	40% after deductible	20% after deductible	40% after deductible
Preventive care	Fully covered	30% after deductible	Fully covered	40% after deductible	Fully covered	40% after deductible
Lab and X-ray Services	10% after deductible	30% after deductible	10% after deductible	30% after deductible	20% after deductible	40% after deductible
Hospital Services						
Inpatient	10% after deductible	30% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient	10% after deductible	30% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Emergency Care	\$100 copay, then fully covered		\$200 copay, then fully covered		20% after deductible	40% after deductible
PRESCRIPTION DRUGS						
Retail (30-day supply)						
Generic	\$10		\$10		20% after deductible	40% after deductible
Preferred brand	\$30		\$35		20% after deductible	40% after deductible
Non-preferred brand	\$50		\$60		20% after deductible	40% after deductible
Prescription Out-Of-Pocket Maximum	\$1,000 Individual \$2,000 Family		\$1,000 Individual \$2,000 Family		Tied in with overall plan deductible	
PER-PAYCHECK CONTRIBUTIONS						
	Employee Contribution		Employee Contribution		Employee Contribution	
Employee Only	\$83		\$47		\$17	
Employee + Spouse/ Domestic Partner	\$174		\$98		\$34	
Employee + Child(ren)	\$155		\$87		\$31	
Family	\$246		\$138		\$49	

DEDUCTIBLE MUST BE MET: Deductibles, copays and coinsurance accumulate toward the out-of-pocket maximums. Usual, customary and reasonable charges apply for all out-of-network benefits. Employees can fill Horizon medicine prescriptions at no cost, but if enrolled in the HDHP, the deductible must be met before the medicines are available at \$0. All Horizon and non-Horizon prescriptions count towards the overall HDHP plan deductible.



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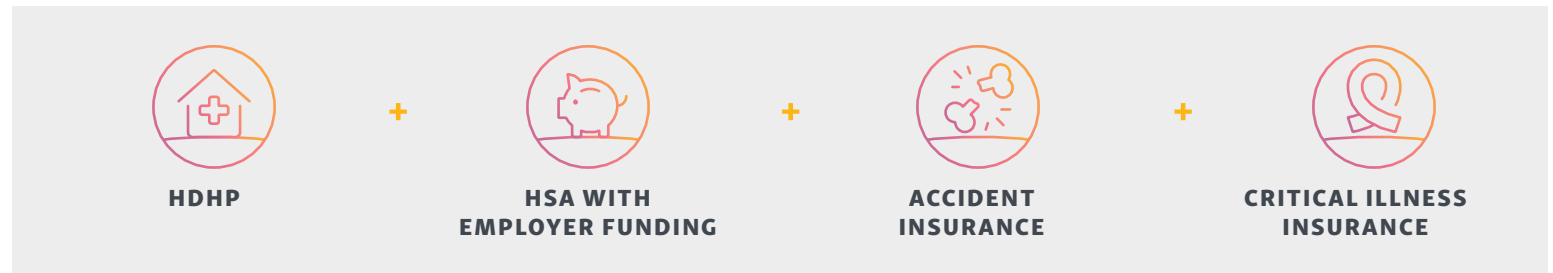
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Medical Benefits: High Deductible Health Plan (HDHP)

All employees who are enrolled in the HDHP will automatically be enrolled in the accident and critical illness insurance plans with premiums paid by Horizon. Employees enrolled in the HDHP will also receive employer contributions toward their HSA.



Highlights of an HDHP

You can use any doctor or hospital, but you'll pay less when you use in-network providers. In-network preventive care is covered at 100%. You do not need to select a primary care physician and do not need a referral to see a specialist. Once you reach the out-of-pocket maximum, the plan pays 100% of eligible expenses for the rest of the year.

Prescription Coverage with an HDHP

All prescriptions obtained with HDHP coverage count towards the overall plan deductible. **IMPORTANT:** You will pay out-of-pocket or with HSA funds for any prescriptions, including Horizon-branded medicines, until you reach the plan deductible.

Health Savings Account (HSA)

Your HSA works just like a personal savings account. It's in your name, the balance rolls over annually, and the account stays with you wherever you go, even if you leave the company. You can contribute to the HSA through payroll deductions. Through the triple-tax advantages of the HSA, you are able to save money today for tomorrow and beyond.

You can use your HSA to pay for eligible health care expenses tax-free, so bottom line, you're paying less for health care. See **page ten** for additional details.

Employer HSA Contributions

Horizon will contribute toward your HSA. Contributions depend on tier of medical coverage that you elected on the HDHP.

Accounts are funded biannually in January and July. New employees hired after July 1 of the current year will receive 50% annual funding.

MEDICAL TIER ELECTED	EMPLOYER CONTRIBUTION
Employee Only	\$500
Employee + Spouse/Domestic Partner	\$1,000
Employee + Child(ren)	\$1,000
Employee + Family	\$1,000

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Virtual Visits **MDLIVE**

MDLIVE is our telehealth provider available to all employees on Horizon's medical plans. With MDLIVE, you and your covered dependents can access a board-certified doctor online, 24 hours a day, seven days a week.

Access MDLIVE through your BCBSIL account or by downloading the MDLIVE mobile app and schedule a virtual visit. MDLIVE also provides access to behavioral health and non-emergency medical support such as dermatologists and pediatricians. Visit *The Pulse* for more information.

Retiree Medical **NEW**

Horizon now offers a retiree medical plan to provide long-term employees approaching retirement age access to medical coverage. The plan is available to employees who have separated from Horizon and are at least 55 years of age with at least five years of service at the time of separation.

The plan is provided by BCBS and mirrors the plan structure of the \$2,500 high deductible health plan found on page five. Horizon provides a subsidy to reduce costs for the retiree and eligible dependents. Visit *The Pulse* for more information.

MyHealthMath

Need help choosing a medical plan?

MyHealthMath is a powerful health calculator resource that can help determine which of Horizon's medical plans is the best and most cost-efficient option for you and your family. Users can fill out an online questionnaire or schedule a one-on-one call with a decision support analyst to receive health plan decision support and evaluation services. Support is offered year-round and can assist employees in saving money. Participants see an average savings of \$1,300 per year by selecting the plan that best fits their individual needs.



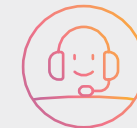
DID YOU KNOW?

MyHealthMath will provide a personalized cost estimate based on Horizon's benefit plans and information specific to your family's health needs.

There are two ways to receive your personalized comparative savings report:



1. Fill out an online **QUESTIONNAIRE**



2. Schedule a one-on-one **CALL** with a specialist


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Dental Benefits

Dental coverage is key to your overall health. Horizon offers employees a dental plan through MetLife. Your dental plan offers choices that cover four main types of expenses:

- Preventive and diagnostic services like routine exams and cleanings, fluoride treatments, sealants and X-rays
- Basic services such as simple fillings and extractions, root canals, oral surgery and gum disease treatment
- Orthodontia
- Major services such as crowns and dentures



IMPORTANT ID card not provided for dental services. Provide your personal information at the dentist to pull up your coverage, or download the MetLife mobile app to provide your information on the go

*Out-of-network costs are based on a reasonable and customary charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife

Vision Benefits

Horizon offers employees a vision plan through EyeMed that includes coverage for eye exams and eyeglasses or contact lenses. EyeMed also offers members-only savings to boost your benefits.




ID cards provided for vision benefits.

Vision Benefits At-a-Glance and Cost of Coverage

BENEFIT	FREQUENCY	IN-NETWORK	OUT-OF-NETWORK
Exam	Every 12 months	\$10 copay	\$50 max allowance
Materials	Every 12 months	\$25 copay	Allowance varies
Frames	Every 24 months	\$130 allowance	\$70 max allowance
Elective Contacts	Every 12 months	\$130 allowance	\$105 max allowance

*Contact lens benefit is available every 12 months; however, you may not use the contact lens benefit in addition to the lenses for frames within the same 12 months

Dental Benefits At-A-Glance and Cost of Coverage

BENEFIT	METLIFE PPO	
	In-Network	Out-Of-Network*
Annual Calendar Year Maximum	\$2,000	
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$100	\$100
Preventive Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia Coinsurance	50%	50%
Orthodontia Lifetime Maximum 	\$3,000	\$3,000

PER-PAYCHECK CONTRIBUTIONS	
	Employee Contribution
Employee Only	\$2.81
Employee + Spouse/Domestic Partner	\$5.78
Employee + Child(ren)	\$7.29
Family	\$11.08

PER-PAYCHECK CONTRIBUTIONS	
	Employee Contribution
Employee Only	\$0.43
Employee + Spouse/Domestic Partner	\$0.73
Employee + Child(ren)	\$0.74
Family	\$1.17

Visit *The Pulse* to learn more about the additional benefits and discounts offered through EyeMed.

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Accident Insurance

Accident insurance pays direct benefits for a range of injuries and accident-related expenses such as:

- Fractures
- Dislocations
- Concussion
- Emergency Room Treatment
- Hospitalization
- Accidental Death

Benefit amounts are based on the type of injury and treatment needed. Accident insurance is designed to help you pay for out-of-pocket expenses that insurance doesn't cover, like copays and deductibles, but the benefit payout can be used however you would like.

Employees who enroll in the HDHP are automatically enrolled in accident insurance with premiums paid by Horizon.



DID YOU KNOW? Employees on the high deductible health plan are automatically enrolled in accident and critical illness insurances. All other employees can elect these benefits voluntarily.

Critical Illness Insurance

Critical illness insurance is designed to protect your income and personal assets when your out-of-pocket expenses increase as a result of an illness. It pays a lump sum benefit that can be used any way you choose, and benefits are paid in addition to any other insurance coverage you may have.

Covered illnesses include invasive and non-invasive cancer, heart attack, stroke, major organ transplant, kidney failure, multiple sclerosis, coronary artery bypass surgery and more, with no pre-existing condition clause.



DID YOU KNOW? You can use lump-sum payouts from critical illness insurance for anything you wish, not just medical expenses.

Employees who do not enroll in the HDHP have the option to elect this benefit voluntarily.

PER-PAYCHECK CONTRIBUTIONS	
	Employee Contribution
Employee Only	\$4.82
Employee + Spouse/Domestic Partner	\$9.36
Employee + Child(ren)	\$10.43
Family	\$13.05
Employees (and dependents) on HDHP	\$0

There are multiple options for coverage:

- All employees have the option to elect this benefit voluntarily
- Employees who enroll in the HDHP are automatically enrolled in critical illness insurance, with premiums paid by Horizon. Coverage for the employer-paid plan is up to \$5,000 per covered illness
- Employees receiving the employer-paid benefit can still enroll in the voluntary plan for additional coverage

Employees can elect either \$15,000 or \$30,000 in coverage; both levels of coverage are guaranteed issue. Per-paycheck employee contributions vary based on age and coverage level.

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Flexible Spending Accounts



Flexible spending accounts (FSAs) help employees save money by allowing you to pay for certain types of health care and dependent care expenses on a pre-tax basis. You can decide how much money to put aside each pay check to cover these expenses up to the maximum allowed.



FSA PLANS ARE USE IT OR LOSE IT: According to the IRS rules, any money remaining in a health care or dependent care spending account after the deadline for filing claims will be forfeited. A grace period is allowed for participants to pay for eligible expenses up to March 15 of the next year and have them be charged against any prior year balance. Once the grace period is over, funds will NOT roll over into the next plan year and will be forfeited. Eligible expenses should be submitted by April 30 each year.

Health Savings Accounts



The HSA is available to all employees who are enrolled in the high deductible health plan (HDHP). The HSA is a tax-advantaged medical savings account, to help pay for qualified health care expenses for you, your spouse and your eligible tax dependents now and in the future. HSA balances roll over annually. You can deposit pre-tax money, invest it with HSA bank, and it will grow tax free until you use it. The money in your HSA account will always belong to you, even if you leave Horizon.

Employees who elect the HDHP with HSA cannot enroll in the Health Care FSA. See employer HSA contribution details on page six.

Employees who are enrolled in Medicare Part A and/or B cannot contribute pre-tax dollars to an HSA account.



HSA FUNDS ARE YOURS TO KEEP Funds contributed to your HSA roll over annually and are yours to keep, even if you leave the company. You can use these funds in retirement for qualified medical expenses.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

Use for: Most medical, dental and vision care expenses (copayments, deductibles, eyeglasses, etc.)

Annual contribution: \$2,850 maximum (subject to change per IRS guidelines)

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Dependent care expenses (day care, after-school programs, or elder care programs) so you and your spouse can work or go to school full-time.

Use for: Care provided for dependent children age 12 and under, or dependent of any age if he or she lives with you and cannot care for him or herself.

Note: Dependent healthcare expenses are NOT eligible on this plan.

Annual contribution: \$5,000 maximum per household

HEALTH SAVINGS ACCOUNT (HSA)

Use for: Qualified medical, pharmacy, dental and vision care expenses (copayments, deductibles, etc.)

2022 IRS Maximums
 Single HDHP Coverage = \$3,650
 Family HDHP Coverage = \$7,300
 Catch-Up Contribution (Age 55 by the end of the year) = \$1,000

Employer HSA Funding
 Single HDHP Coverage = \$500 per year
 Family HDHP Coverage = \$1,000 per year
 Note: Employer contributions to HSA count towards the IRS maximum

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Income Protection Prudential

Basic Life and Accidental Death & Dismemberment

Horizon provides you with basic life insurance and accidental death and dismemberment (AD&D) coverage in the amount of two times base salary at no cost.

COVERAGE FOR EMPLOYEE

Employee Eligibility	All full-time employees are eligible
Employee Coverage	2x base salary, up to \$500,000
Basic AD&D Benefit	100% of life amount
Employee Premium	\$0 (no cost to employees)

Supplemental Life

You can purchase supplemental life coverage for you and your family. You can elect additional life insurance for:

COVERAGE FOR EMPLOYEE

Employee Coverage	\$10,000 increments, maximum of \$500,000 Not to exceed 5x salary
New Hire Guaranteed Issue	\$350,000

COVERAGE FOR SPOUSE

Spousal Coverage	\$5,000 increments, maximum of \$125,000 Not to exceed 50% of employee amount
New Hire Guaranteed Issue	\$25,000
Employee Premium	100% employee paid

COVERAGE FOR CHILD(REN)

Birth - 19 years (26 if full-time student)	Options of \$1K, \$2K, \$4K, \$5K or \$10K Maximum of \$10,000 Not to exceed spouse amount
Guaranteed Issue	\$10,000
Employee Premium	100% employee paid

To purchase coverage for your spouse or domestic partner, you must enroll in voluntary employee coverage as well. You pay 100% of the cost for this coverage. Please refer to the plan summaries for the low-cost, age-related rates. A statement of health application may be required if you elect coverage over the guaranteed issue amount or if you enroll after your initial eligibility period. Age-related reductions may apply to life insurance amounts.



WHAT DOES GUARANTEED ISSUE MEAN?

Guaranteed issue refers to the amount of insurance you may buy without the insurance company requiring you to provide evidence of insurability (EOI) or statement of health.

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Short-Term Disability

You are eligible to receive short-term disability (STD) benefits for a qualified non-work related illness or injury that prevents you from working for a period longer than seven days.

Benefits Begin	After seven days of injury or illness
Maximum Benefit Period	Up to 180 days of continuous injury or illness
STD Weekly Benefit Amount	100% base pay continuation for first 13 weeks, 75% for following 13 weeks up to week 26, no weekly maximum.
Employee Premium	\$0 (no cost to employees)

Long-Term Disability

You are eligible to receive long-term disability (LTD) insurance, which pays a monthly benefit in the event you cannot work because of a long-term illness or injury. LTD benefits provide you with 60% of your monthly salary, up to a \$10K monthly maximum after 26 weeks of a qualified non-work related illness or injury.

Benefits Begin	After 26 weeks of continuous injury or illness
LTD Monthly Benefit Amount	60% of earnings, max of \$10K/month
LTD Employee Premium	\$0
LTD Buy Up Employee Premium	100% employee paid

Long Term Disability Buy-Up

You are eligible to purchase LTD Buy-Up insurance which allows additional coverage of 6.67% for a total of 66.67% coverage, with a maximum monthly benefit of \$15K. This portion is 100% employee funded.



IMPORTANT

Please visit *The Pulse* to view all of the free benefits you receive through Prudential, including travel assistance, beneficiary support services, and more.

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Retirement Savings 401(k)

The 401(k) plan allows you to invest up to 100% of your regular earnings on a pre-tax and post-tax basis through automatic regular payroll deductions. Horizon will match 100% of the first six percent that you contribute. Employee and employer contributions are immediately vested at 100%.

Enrollment is simple. Log into your Fidelity account at www.401k.com and make your elections. New hires must complete their New Hire Benefits Enrollment before registering for 401(k). You will receive an email from Fidelity once your account is ready for registration.

BENEFIT	PLAN DETAILS
Contributions	1% - 100% pre-tax or after-tax Roth
Contribution Limits	\$20,500 (\$27,000 for age 50 & above)
Eligible Compensation	Base salary, bonuses, incentive compensation
Employer Match	100% of the first 6% that you contribute
Employer Match Vesting	Immediately vested at 100%
Eligibility Timing	Anytime throughout the year
Enrollment Effective Date	First day of the following month

Employee Share Purchase Plan (ESPP)



Eligible employees are able to purchase shares of Horizon common stock at a 15% discount from the fair market value. New enrollments are accepted the first week in June and the first week in December, and biannual purchase periods are every six months. The ESPP team reaches out to employees semiannually to enroll in the program.

Employees are able to contribute up to 15% of their base pay post-tax. The common stock is purchased for you at a price which is the lesser of:

- 85% of the fair market value of our common stock on the offering date (i.e., the first day of offering) or
- 85% of the fair market value of our common stock on the purchase date (i.e., the end of the purchase period)

For example, if the fair market value of our common stock on the offering date is \$100 and the fair market value of our common stock on the purchase date is \$110, then our common stock will be purchased for you at a price per share of \$85 (85% of \$100).



DID YOU KNOW?

You can change your ESPP contribution once per purchase period (every six months).

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Make It Personal Account

At Horizon, your well-being matters. That's why we created the Make It Personal Account, so you can use funds in a way that's meaningful to you.

Horizon will reimburse up to \$500* for expenses used at your discretion in one of four areas:

Charity

Donations to 501(c)(3) organizations

Health and Wellness

Gym memberships, exercise classes, exercise equipment (i.e., dumbbells, yoga mat, elliptical and/or stationary bike), race entry fees, fitness mobile app fees, fitness trackers, wellness expenses such as weight loss program fees and massages

Education

Student loan repayments, contributions for 529 savings plans and tutoring expenses for children age 18 or under

*Subject to state and federal taxes, prorated for new hires



DON'T MISS OUT ON YOUR FREE MONEY!

Make It Personal Account funds do not roll over, so submit your claims as soon as possible! You can access your account online or via the NBS mobile app.

Family Care ★ NEW

Child care (babysitter, nanny, day care and other child care expenses for children under 13 years of age), senior care (in-home care, hospice), pet expenses (boarding, grooming, veterinary expenses, obedience training)

Prorated Reimbursement

Reimbursement amount is prorated for new hires based on the quarter in which you are hired:

Q1: January 1 – March 31	\$500
Q2: April 1 – June 30	\$375
Q3: July 1 – September 31	\$250
Q4: October 1 – December 31	\$125

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Corporate Social Responsibility

At Horizon, we go to incredible lengths to impact communities around the globe where we live and work. From fostering a better learning environment in schools to helping create a sustainable future, our trailblazing commitment of purposeful giving is core to who we are. Employees at Horizon can participate in a multitude of CSR efforts.

Match+

Horizon matches employee donations to charitable organizations.

Boards+

Internal program that places interested employees on boards of nonprofit organizations in their communities.

Make It Personal Day

All employees receive a "Make It Personal Day" of paid time off to do something meaningful to them. Many use this time to volunteer at a nonprofit (see page 12).

Volunteering+

Horizon creates customized team building volunteer opportunities for interested departments, so employees can bond through giving back.

Mentoring

Horizon offers a full range of mentoring experiences for employees to work with their community, from intimate one-on-one mentorship with our scholars to digital mentorship for STEAM-based student initiatives through a Skype-like platform.

Year-round Employee Engagement

Throughout the year, Horizon hosts donation drives and various volunteer opportunities that are available to all employees.



DOUBLE YOUR IMPACT!

Donations to charity can be submitted to your Make It Personal Account and the Match+ program to double your donation.

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Pet Insurance

Nationwide pet insurance offers exclusive benefits for Horizon employees to cover pets of all ages at all veterinarian offices. Select the level of coverage to customize a plan that best fits your needs. Coverage options include cats, dogs, birds and other exotic pets. Nationwide pet insurance holders also receive free unlimited 24/7 vet helpline services.



EASY ONLINE ENROLLMENT

Enroll at any time during the year through the provider website.

Employee Assistance Program (EAP)

Your employee assistance program can help find solutions for the day-to-day challenges of work and home, as well as support through emotional challenges. The program is available to both employees and their dependents, and all services are confidential and free of charge. Clinicians and support personnel are available all day, every day via phone and if appropriate, can refer individuals to local counseling or social services. Some examples of issues that can be addressed:

- Relationships
- Parenting
- Budgeting and saving
- Substance abuse
- Locating child care
- Legal questions
- Retirement planning
- Real estate transactions



AVAILABLE 24 HOURS A DAY, SEVEN DAYS A WEEK

Call: 800-311-4327

TDD: 800-697-0353

Online: [guidanceresources.com](https://www.guidanceresources.com)

Company Web ID: Gen311

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Legal and Identity Theft **ENHANCED**

Life is full of legal situations. Some you plan for — like creating a will or buying a home — and others are more unexpected — like fighting a traffic ticket or getting your deposit back from a difficult landlord. Legal insurance makes it affordable to get the legal help you need:

- Network attorney fees are 100% paid-in-full for most covered matters
- Benefit from a wide range of covered legal needs including family matters, real estate, wills and estate planning, driving matters, tax issues and more
- Coverage includes spouses, domestic partners and children up to age 26 who live at home

Should you become a victim of identity theft, identity theft insurance provides coverage up to \$1 million for expenses associated with restoring the member's identity.

Services covered include:

- Identity restoration
- Internet surveillance
- Case managers
- Lost wallet
- Single-bureau credit monitoring
- Toll-free legal advice from an attorney
- Prevention and recovery tools
- Child identity monitoring
- Gender identifier change
- And more



ONLY \$11 PER PAYCHECK



NEED TO SET UP A WILL OR A TRUST?

Attorney's fees can add up to thousands of dollars. With ARAG, these fees are paid in full.

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Time Off

Horizon offers a generous time off program, including PTO days and more. You can take advantage of the following time:

Paid Time Off

PTO days are yours to use however you desire, whether it's vacation, sick days or personal days. You will earn time every pay period, and the amount of time earned is based on your years of service. **All time off requests are entered in Workday.**

YEARS OF SERVICE	NUMBER OF DAYS
0 - 4	20 Days
5 - 9	25 Days
10+	30 Days

Paid Holidays

Spend time with your loved ones during Horizon's 10 paid company holidays:

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

Year-End Shutdown

Employees can enjoy extra time off to relax, de-stress and spend more quality moments with family, friends and loved ones between Christmas Day and New Year's Eve.

40 HOURS OF PTO can be carried over into the next calendar year (may vary by state law).

Make It Personal Day

Embrace Horizon's culture built around giving back, and take one day each year to do something that is meaningful to you. Volunteer at a charity, your child's school, the local animal shelter or spend the day engaging in an activity that is personal to you.

Share your story!

Email details and photos of your Make It Personal Day to corpcomms@horizontherapeutics.com



Volunteer at
A CHARITY



Volunteer at your
CHILD'S SCHOOL



Volunteer at the local
ANIMAL SHELTER



Engage in an activity that is
PERSONAL to you

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Parental Benefits

The parental benefits offered by Horizon are intended to provide paid leave and time off to care for and bond with a newborn or newly-adopted child. Horizon offers 10 weeks paid at 100% salary, to all parents (birth, adoptive, mother or father) with at least one year of service. The parental benefit is comprised of two parts, six weeks of **parental leave** and four weeks (20 days) of **parental flex time off**. Parental flex time off is intended to provide the parent with flexibility to take time off prior to the birth/adoption of a child, or following the parental leave. Employees must have one year of service to be eligible for parental benefits.

Parental leave: Six weeks total; to be used in one continuous block of time following birth or adoption of a child

Parental flex time off : Four weeks (20 days); to be used intermittently, prior to, or following birth or adoption; can be used in one-day increments, or in one block of continuous time

The time off for parental benefits is in addition to short term disability for birth mothers, resulting in 16 to 18 weeks of total time off depending on the birth event.



Caregiver Leave

Caregiver leave provides eligible employees up to two weeks of paid leave and time off to care for an immediate family member who is ill or has a serious health condition. Caregiver leave runs concurrently with FMLA and can be used intermittently or in one block of continuous time.

PARENTAL BENEFITS, SURROGACY, ADOPTION ASSISTANCE AND CAREGIVER LEAVE are available to employees with at least one year of service. Please refer to plan policies for a full description of benefits and eligibility.



SURROGACY ASSISTANCE **+ ENHANCED**

Horizon's surrogacy assistance program provides reimbursement for up to \$25,000 for expenses related to surrogacy.

ADOPTION ASSISTANCE **+ ENHANCED**

Employees who choose to adopt are eligible to receive reimbursement up to \$25,000 for expenses related to the adoption of a child.

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Care@Work 

Care.com Membership

Horizon offers employees a free membership to **Care.com** which has over 13 million pre-vetted caregivers and day care centers in their network. **Caregivers are available for children, seniors, pets and even for your home.** All caregivers have a profile with personal details along with ratings and costs of services.

Backup Care

Employees have access to emergency backup care days for both children and adults. Backup care offers company subsidized, vetted care for children and adults when you are in a pinch and don't have access to your regular sitter.

LifeMart

Receive special savings on major brands and everyday essentials including senior care and child care.

LifeCare

Comprehensive resources and 24/7 personalized assistance from care specialists to support you with parenting, child and senior care, pet expenses, home improvement, tutoring and other education related resources. LifeCare resources can support employees in every facet of their lives.

Senior Care Planning

Senior care planning is available through Care.com, which provides personalized planning for the health and welfare of senior loved ones at every stage. Employees will have the support of expert, one-on-one guidance from social workers to assist with questions, issues and planning related to their situations with senior loved ones.

Get started

Visit our site at **horizon.care.com** to find child care, pet walkers, senior caregivers, housekeepers and more.



NOT JUST FOR KIDS

In addition to child care, use this benefit for dog walkers, sitters and groomers, personal assistants, house cleaners, tutors, transportation assistance and more.

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Maven Family Planning and Support

Horizon partners with Maven to provide around-the-clock family benefits for every diverse path to parenthood. Receive unlimited on-demand virtual care. Maven will coordinate with Horizon's other health and parental benefits to offer a full suite of support for your journey from start to finish.

Maven's benefits extend beyond the coverage of traditional healthcare plans. Members are assigned a dedicated care advocate to help navigate benefits, find care and provide health bill guidance.

Membership also provides access to expert resources, personal referrals, and unlimited access to video chat and messaging with specialists from OB-GYNs to nutritionists and mental health specialists. Download the Maven app to select the option that best fits your personal journey.



**PLANNING,
EGG FREEZING,
FERTILITY**



**ADOPTION,
SURROGACY**



PREGNANCY



POSTPARTUM



**RETURN-
TO-WORK**



**BREAST MILK
SHIPPING**

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Education Benefits

We value the continued growth and development of our employees and their families. To support educational goals, we offer several programs to assist with college and continuing education expenses.

Tuition Reimbursement ENHANCED

Horizon offers educational assistance in the form of tuition reimbursement to improve employees' potential for growth within our organization.

Employees can be reimbursed for tuition expenses at an accredited educational facility, up to \$10,000 annually. The first \$5,250 in reimbursement is tax-free, and any funds above this amount up to \$10,000 are considered taxable income per IRS guidelines.

Executive Scholarship Award for Graduate School

Horizon awards a select number of large scholarship awards to employees pursuing a graduate degree.

Each award is valued up to \$25,000. All employees interested in the program are encouraged to apply during the application window, and our executive committee will review and award the Executive Scholarship annually.

Inspiring Minds Scholarship Program

The Inspiring Mind Scholarship rewards academic excellence of children and legal dependents of Horizon employees. Eligible dependents may apply for awards (selected by a third-party vendor) which range from \$5,000 to \$10,000. Scholarships are offered annually.

Please refer to plan policies on *The Pulse* for a full description of benefits and eligibility.

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Discount Program

Horizon partners with Access Perks to offer our employees free access to over 500,000 merchant offers in the United States and Canada. Enjoy up to 50% savings across 15 categories including

automotive, dining, health and beauty, home and garden, shopping, travel, entertainment and recreation and more. Download the mobile app and start saving today.

ENJOY AN AVERAGE SAVINGS OF 32% ACROSS 15 CATEGORIES SUCH AS:


<p>Shopping</p>   	<p>Automotive</p>   
<p>Dining</p>   	<p>And More</p>   

Mindfulness and Meditation

Horizon is proud to offer employees free all-access memberships to Headspace. Headspace is an app that offers hundreds of on demand meditations on everything from stress to sleep, as well as daily live meditations and exercises to add extra mindfulness to your day. Dedicate a few minutes each day to improving your mental wellbeing. Headspace features additional ways to practice well-being, including

wake up, move, sleep and youth wellness programming. Headspace recently merged with Ginger to provide 24/7 on-demand digital mental health coaching and video therapy.

Visit *The Pulse* to find out more and sign up.

 **THERE'S AN APP FOR THAT**

Search your phone's app store or the Horizon app store to download mobile apps for each provider and access your benefits on the go.

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References and Resources for Additional Information

BENEFIT	PROVIDER	WEBSITE	PHONE NUMBER	MORE INFORMATION
Medical/Prescription	BlueCross BlueShield of Illinois	bcbsil.com	Medical: 800-828-3116 Prescriptions: 800-423-1973	PPO \$500 PCO834 PPO \$1500 PCO0835 HDHP \$2500 PH0911
BCBS Virtual Visits	MDLive	MDLIVE.com/bcbsil	888-676-4204	Provide first and last name, DOB and BCBSIL member ID number
Dental	MetLife	metlife.com/mybenefits	800-942-0854	Group #164823
Vision	EyeMed	eyemed.com	866-939-3633 Replacement card: 844-225-3107	Group #1030301
Life and AD&D	Prudential	prudential.com/mybenefits	888-257-0412	Policy #70421
Disability and Absence	Prudential	prudential.com/mybenefits	877-367-7781	Policy #70421
Flexible Spending Accounts	Chard Snyder	chard-snyder.com	800-982-7715	N/A
Health Savings Account	HSA Bank	hsabank.com	855-731-5220	N/A
Retirement Savings 401(k) Plan	Fidelity	401K.com	800-835-5097	Plan #34458
Employee Share Purchase Plan (ESPP)	Charles Schwab	eac.schwab.com	800-654-2593	N/A
Employee Assistance Program	ComPsych	guidanceresources.com	800-311-4327	Company Web ID: GEN311
Legal Insurance and ID Theft Protection	ARAG	ARAGLegalCenter.com	800-247-4184	Access code: 18217hor
Critical Illness and Accident Insurance	MetLife	metlife.com/mybenefits	866-626-3705	Policy #164823
Make It Personal Account	NBS	mynbsbenefits.com	800-274-0503	Employer ID #NBS150249
Commuter Benefits	Chard Snyder	chard-snyder.com	800-982-7715	N/A
Senior and Child Care	Care@Work	horizon.care.com	855-781-1303	N/A
Meditation	Headspace	work.headspace.com/horizontherapeutics/join	N/A	N/A
Family Planning and Support	Maven Clinic	mavenclinic.com/join/horizon	N/A	N/A
Pet Insurance	Nationwide	benefits.petinsurance.com/horizontherapeutics	888-899-4874	N/A
Discount Program	Access Perks	horizontherapeutics.accessperks.com	877-408-2603	N/A
Health Plan Cost Estimator	MyHealthMath	myhealthmath.com/horizontherapeutics	Schedule a call online	N/A



ABOUT THIS GUIDE

This guide highlights all employee benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions and limitations, please refer to the individual summary plan description (SPD), plan document or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail.

If you have questions regarding any of the information in this summary, please contact the benefits team and a member of our team will be happy to assist you!

FOR MORE INFORMATION, CONTACT
benefits@horizontherapeutics.com