

Live well. Be well.

# 2025 LoanCare Benefits Summary

LoanCare places a high priority on providing for your personal health and well-being as we deliver best-in-class benefits designed to meet your needs, lifestyle and budget. Our comprehensive benefits package protects your total health, so you can **Live Well. Be Well.**



## QUANTUM HEALTH

LoanCare is pleased to partner with Quantum Health to make your healthcare simpler for you. Think of Quantum as your personal team of nurses, benefits experts and claims specialists who will do all they can to support your unique healthcare needs.



## MEDICAL

LoanCare partners with Blue Cross Blue Shield (BCBS) as our medical plan administrator. You can choose between two High Deductible Health Plans with HSA and a Traditional PPO Plan.

**Some LoanCare associates are also eligible for Kaiser Permanente health plans (in CA, CO, GA, OR, HI & WA) or a Hawaii Medical Services Association medical plan.**



## HEALTH SAVINGS ACCOUNT (HSA)

Those who enroll in one of the HDHP medical plans may **set aside pre-tax dollars** in an HSA to pay for eligible out-of-pocket health care expenses and LoanCare will contribute annually to your HSA based on your HDHP plan election:

Individual coverage: \$300 or \$600

Family coverage (two or more): \$600 or \$1,200

*(Contribution amount depends on the plan you select.)*



## WELLNESS PROGRAM

To help you be your best, healthiest, happiest self, LoanCare offers a wellness program involving preventive health screenings, health assessments and metabolic screenings. Completing these activities earns monthly **medical premium incentives**.



## DENTAL

With three dental plan options through UnitedHealthcare (UHC), **preventive services are covered at 100%** — you pay nothing out of your pocket. The Calendar Year Maximum is up to \$5,000 per person\*, and Orthodontic Services are paid at 50% up to the lifetime maximum (for children AND adults). \*High PPO Plan



## VISION

LoanCare offers eligible full-time employees a vision plan through EyeMed Vision Care. The plan offers coverage for **eye exams, eyeglasses, & contact lenses**.



## FLEXIBLE SPENDING ACCOUNTS (FSA)

FSAs let you stretch your compensation further by allocating your pre-tax dollars to spending accounts. A Health Care FSA **helps you save on eligible health care expenses**. A Dependent Care FSA allows you to save on child and eldercare expenses.



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## LIFE INSURANCE

LoanCare offers peace of mind and financial protection when you need it most. **You are automatically enrolled in employer-provided Basic Life and AD&D Insurance.** We also offer supplemental Life Insurance options for purchase if you wish to increase your coverage.



## DISABILITY INSURANCE

You may purchase Voluntary Short Term Disability (STD) and Long Term Disability (LTD) to **provide financial protection for you and your family** in the event you cannot work because of an accident or personal illness. In states where disability coverage is mandated, supplemental coverage is available.



## EMPLOYEE ASSISTANCE PROGRAM (EAP)

LoanCare employees have **24/7 access to mental health providers** who can provide short-term counseling on personal issues including family care, stress management and addictive behavior intervention and support. EAP services are offered at no cost to employees and all members of their household.

**The EAP also provides expert legal and financial consultations and can refer specialists when needed.**



## 401(K) SAVINGS PLAN

The FNF Savings Plan (offered by our parent company) offers you a flexible and easy way to save. Eligible employees can contribute to the plan after 90 days of employment. FNF **will match 50% of the first 6% of eligible compensation you contribute.** Pre-tax and Roth (post-tax) 401(k) contribution options are available.



## EMPLOYEE STOCK PURCHASE PLAN (ESPP)

Through the ESPP **you can contribute up to 15% of eligible earnings to the purchase of FNF company stock, with FNF providing a 33% or 50% match** (depending on employment status and service).



## FINANCIAL WELLNESS

LoanCare partners with SmartPath to provide **unbiased financial education at no cost to you.** Through this partnership, you can access financial tools, workshops, and coaches to help you plan for the future, make smart money moves, and progress towards your financial goals.



## COMMUTER AND TRANSPORTATION PROGRAMS

The commuter benefits program enables you to **contribute money from your paycheck on a pre-tax basis** for parking and transit as part of your daily commute to work.



## IDENTITY THEFT PROTECTION

LoanCare offers you the opportunity to purchase IdentityForce plans with **proactive fraud detection and prevention monitoring services** that includes dark web monitoring, lost wallet assistance, data breach notifications, and much more.



## PAID TIME OFF

You'll start with **2 weeks of vacation** per year and earn 5 days of paid sick leave. Over time, you can earn up to 4 weeks of vacation each year. LoanCare recognizes 9 paid holidays and 3 floating holidays.



## ADDITIONAL BENEFITS

There are many other exciting benefits that LoanCare offers including:

- Supplemental Benefit Plans including Accident Insurance, Hospital Indemnity Insurance, and Critical Illness Insurance
- Paid Parental Leave
- Free Calm Membership
- WW (WeightWatchers) Discount
- Active&Fit Gym Membership Discounts
- MetLife Legal Plan
- Pet Insurance
- Employee Recognition and Engagement Programs
- Employee Discounts (including title assistance for a home purchase)
- Tuition Reimbursement
- College Scholarship Opportunities (for dependents)