



20 Benefits 27 Guide

Table of Contents:

Welcome	3
Eligibility & Enrollment	4
List of Benefits	5
Medical Plans	6
AmeriBen	8
Navitus Rx Benefits	10
Health Savings Account (HSA)	11
Flexible Spending Account (FSA)	12
Dental Plans	13
Vision Plan	14
401(k) Retirement Savings	15
Life and AD&D Insurance	16
Disability	17
Commuter Benefit	19
LevelUp Supplemental Benefits	20
Wellness Benefits	25
Employee Contributions	26
HR Policy References	27
Important Carrier Contacts	28

Important Note:

This booklet provides a summary of the benefits available. The Company reserves the right to modify, amend, suspend, or terminate any plan at any time, and for any reason without prior notification. The plans described in this book are governed by insurance contracts and plan documents, which are available for examination upon request. We have attempted to make the explanations of the plans in this booklet as accurate as possible. However, should there be a discrepancy between this booklet and the provisions of the insurance contracts or plan documents, the provisions of the insurance contracts or plan documents will govern.

Welcome to your 2027 Benefits Guide

New Partners, Same Priority: **You.**



At Conair, we understand that your health, financial security, and work-life balance are essential to your overall wellbeing. That's why we strive to offer a comprehensive benefits package that supports you and your family through life's changing needs and priorities. For 2027, we're welcoming new benefits partners with the same priority: **YOU.**

Beginning January 1, 2027, Conair will transition to **AmeriBen for medical plan administration, Anthem for access to the National BlueCard PPO provider network, Navitus for prescription drug coverage management, and Prudential for life, AD&D, and long-term disability insurance.** These partnerships are designed to enhance support, maintain quality care, and strengthen cost management.

This 2027 Benefits Guide introduces the benefits available to you as a member of our Conair family, including healthcare coverage, retirement options, life and disability insurance, paid time off, and other valuable programs. We encourage you to review your options carefully and choose the coverage that best meets your needs.

As you prepare for the transition, check whether your current providers participate in the new network. If you are receiving care for a pregnancy, injury, or illness—or have questions about a provider's network status—contact the **Conair Benefits Center** for personalized assistance. Our team can help you understand your options and navigate the transition of your care.

Full plan details are available in the Summary Plan Description (SPD) for each benefit. You can access SPDs through MyConair-Global or request assistance from the Conair Benefits Center. For confidential, personalized support, call **(866) 324-8773**, text **(949) 297-2388**, visit [MyConairBenefits.com](https://myconairbenefits.com) or email ConairBenefits@cbcins.com.

We're here to help you make informed decisions and get the most from your benefits.

What's Changing?

PLAN ADMINISTRATION

AmeriBen

Previously: Aetna

MEDICAL NETWORK

Anthem

National BlueCard PPO
Previously: Aetna

PHARMACY BENEFITS

Navitus

Previously: CVS

VISION

Ameritas

Previously: Aetna

LIFE, AD&D & LTD

Prudential

Previously: Hartford
STD stays with Hartford

Eligibility & Enrollment

All regular employees (working 30 hours or more per week) are eligible to enroll in Conair's group benefit plans. You may also enroll your eligible dependents listed below:

- Your legal spouse
- Your domestic partner - a person of same or opposite gender, at least 18 years of age, unmarried and unrelated to you, with whom you share common residence and other financial and domestic responsibilities (as evidenced by documents such as joint leases, bank account statement, real estate ownership, etc.). Only one domestic partner will be recognized as eligible for benefit coverage purposes.
- Your children, adopted children, and children of your domestic partner below age 26.
- Your adult children aged 26 and above who are physically, mentally or developmentally disabled are primarily dependent on your support (you must provide documentation), provided that the child was disabled prior to age 26
- Children for whom you are required to provide coverage under the Qualified Medical Child Support Order (QMCSO).

Enrollment Windows

New Employees

As a new employee of Conair, you become eligible for benefits in the following timeframes:

- **Date of hire:** medical, dental, vision and HSA/FSA plans.
- **First day of the month after hire date:** life, disability and voluntary benefits.
- **90 days after hire date:** 401(k) plan: you will be auto-enrolled unless you opt out.

Our benefits plan year runs from January through December.

Open Enrollment

Open Enrollment is October 28–November 11, 2026, for coverage effective January 1, 2027. Medical, dental, and vision elections carry over unless you make a change. FSA contributions must be re-elected each year. HSA enrollment carries over from year to year. Log in annually to review your benefits and confirm your enrollments.

You must take action during the enrollment window if you want to:

- Change your medical, dental, or vision coverage for next year.
- Elect Healthcare and/or Dependent Care FSA contributions for 2027.
- Enroll in the HSA if you are not already enrolled, and elect or update your payroll contributions.
- Change your optional Employee Life Insurance, Spouse/Domestic Partner Life Insurance, Supplemental Life Insurance, Accidental Death and Dismemberment (AD&D) Insurance, or Long-Term Disability Insurance choices.

Certain Benefits such as your FSA contributions will need to be re-elected for 2027. Please review your benefit elections annually to confirm your coverage. To enroll, visit <https://secure.lyric.adp.com/>.

Benefits Changes

Choose your benefits carefully during Open Enrollment. Medical, Dental, Vision, and Flexible Spending Account contributions are made for the entire year unless you have a Qualified Life Event (QLE). QLE's include:

- Marriage or divorce;
- Commencement of a domestic partnership;
- 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; or
- Your dependent no longer qualifies as an eligible dependent.

To make changes to your benefits elections, submit your changes via <https://secure.lyric.adp.com/> within 30 days of the event. Keep a copy of your QLE documentation as it may be requested anytime. If you miss the QLE window, you will not be able to make changes to your benefits elections until the next Open Enrollment.

Changes You Can Make Anytime

Some benefit plans allow you to make changes anytime of the year. These are the following plans:

- Health Savings Account
- Commuter and Parking benefits Account
- 401(k) Retirement Plan
- Voluntary Benefits Plan (ID Theft Protection, Pet Insurance, and Home and Auto Insurance)

List of Benefits

Benefit Plan	Vendor	Options	Paid By
Medical Plan Administration	AmeriBen	- PPO – lowest deductible, highest premium - High Deductible – Essential – highest deductible, lowest premium - High Deductible – Premier – mid-range deductible, lower premium All 3 plans have in and out-of-network coverage	Cost shared by Conair and you
Medical Network	Anthem	National BlueCard PPO provider network	Included with the medical plan
Pharmacy	Navitus	Part of the medical plan	Cost shared by Conair and you
Dental Insurance	Delta Dental	- Dental – Essential – annual limit up to \$1,500 - Dental – Premier – annual limit up to \$2,500 Both plans have in and out-of-network coverage	Cost shared by Conair and you
Vision	Ameritas	One plan with in and out-of-network coverage	You
Telehealth	Healthee	Unlimited telehealth with Primary Care Physician at no cost to employees enrolled in Conair medical plan	Conair
Health Savings Account (HSA)	Inspira Financial	Personal savings account used for health care expenses when enrolled in any of the High Deductible Medical Plans.	Flat Employer Contributions
Flexible Spending Account (FSA)	Inspira Financial	Savings account used to put aside money for qualified healthcare expenses.	You
Commuter and Parking Account	Inspira Financial	Savings account used to save pre-tax money to pay for qualified mass transportation and parking expenses.	You
401(k) Savings and Investment Plan	Fidelity	Save up to 50% of your income to a pre-tax or post-tax savings account and get a company match up to 3%*	Contribution made by you and matched by Conair
Short Term Disability Insurance	Hartford	Short Term Disability (STD) – covers a portion of your income in case of injury or illness up to a maximum of 26 weeks	Basic plan paid by Conair Buy-up option paid by you.
Long Term Disability	Prudential	Long Term Disability (LTD) – income protection for disability lasting longer than 26 weeks	Basic plan paid by Conair Buy-up option paid by you.
Basic Life and AD&D Insurance	Prudential	Basic Life Insurance plan and Accidental Death & Dismemberment	Conair
Optional / Dependent Life and AD&D Insurance	Prudential	Additional life insurance coverage for you and your dependents	You
Teletherapy	Healthee	Unlimited Mental Health Support at no cost to employees and their family	Conair
LevelUp Benefits	Corestream	Pick from broad range of voluntary benefits that suits your lifestyle and needs, including supplemental insurance, pet insurance, home and auto Insurance, pre-paid legal insurance, employee discounts, and many more.	You

* Eligibility begins after 90-day from date of hire and company match is fully vested after one year of service.

Medical Plans

Conair offers three medical plans so you can choose the coverage that best fits your needs. If you elect to participate in a medical plan, you will be automatically enrolled in the prescription drug plan. For the full details of plan coverage and limitation, please check the Medical Plan Summary Plan Description via MyConairGlobal.

Plan	Traditional PPO		High Deductible Plan – Premier		High Deductible Plan – Essential	
In Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Individual / Family)	\$700 / \$1,400	\$4,000 / \$8,000	\$1,750 / \$3,500	\$3,800 / \$7,400	\$2,500 / \$5,000	\$4,500 / \$9,000
HSA Eligible?	No	No	Yes	Yes	Yes	Yes
Out-Of-Pocket Max (Ind / Family)	\$5,000 / \$10,000	\$6,000 / \$12,000	\$4,000 / \$8,000	\$6,000 / \$12,000	\$5,000 / \$10,000	\$6,500 / \$13,000
Coinsurance	Plan pays 80% You pay 20%	Plan pays 60% You pay 40%	Plan pays 90% You pay 10%	Plan pays 60% You pay 40%	Plan pays 80% You pay 20%	Plan pays 55% You pay 45%
Preventive Care Office Visit	0% deductible waived	40%**	0% deductible waived	40%**	0% deductible waived	45%**
Office Visits Primary Care Physician / Specialist	\$25* / \$40*	40%*	10%*	40%*	20%*	45%*
Diagnostic Lab	20%*	40%*	10%*	40%*	20%*	45%*
Emergency Room	\$150 copay*	\$150 copay*	10%*	10%*	20%*	20%
Urgent Care Center Services	\$45 copay*	40%*	10%*	40%*	20%*	45%*
Inpatient Hospital Service	20%*	40%*	10%*	40%*	20%*	45%*
Outpatient Surgery	\$75 copay*	40%*	10%*	40%*	20%*	45%*
Mental Health / Substance Abuse	\$40 copay / 20%*	40%*	10%*	40%*	20%	45%*
Home Health Care	20%*	40%*	10%*	40%*	20%*	45%*
Rehab Therapy (PT, OT, Speech)	20%*	40%*	10%*	40%*	20%*	45%*
Prescription Drugs						
Generic (30 days)	\$10	No coverage	10%*	No coverage	20%*	No coverage
Preferred Brand (30 days)	\$30	No coverage	10%*	No coverage	20%*	No coverage
Non-Preferred Brand (30 days)	\$50	No coverage	10%*	No coverage	20%*	No coverage
Specialty Drugs - Lumicera (30 days)	Applicable cost as noted above for generic or brand drugs	No coverage	10%*	No coverage	20%*	No coverage

This summary is for informational purposes only.

* After deductible

**Some preventive services are not covered out of network. Routine physicals, immunizations, and well-child care are not covered out of network. Only gynecology, mammograms, and screenings are covered.

Medical Plan Notes

How deductible applies in different plans:

- **Traditional PPO:** if you have dependents in your medical plan, your individual deductible counts toward your own deductible and your family's deductible. No one in your plan will pay a deductible higher than your individual deductible. In short, if you have met your individual deductible, the family has not met the full family deductible yet.
- **High Deductible Plans:** the entire family must meet the family deductible first before insurance kicks in. Once the family deductible is paid, the insurance company will pay for that individual's medical care even if they haven't met their individual deductible. The total annual family deductible amount can be met by one or any combination of covered individuals.
- Regardless of medical plan selected, the family out-of-pocket maximum is a cumulative limit for all family members. The family out-of-pocket limit can be met by a combination of family members; however, no single individual within the family will be subject to more than the individual out-of-pocket maximum.
- All plans do not require referral to specialist.
- Preventive care services are those that are generally linked to routine wellness exams. Non-preventive services are those that are considered treatment or diagnosis for an illness, injury, or other medical condition. There may be limits on how often you can receive preventive care treatments and services. You should ask your health care provider whether your visit is considered preventive or non-preventive care. Examples of preventive care include:
 - Annual routine physicals
 - Bone-density tests, cholesterol screening
 - Immunizations, mammograms, pap smears, pelvic exams, PSA exams
 - Sigmoidoscopies, colonoscopies



Know Your Insurance Terms

Annual Deductible

An annual deductible is the amount of money you must first pay out-of-pocket before your plan begins paying for covered services. After you meet your deductible, depending on the plan you choose, you pay a portion of eligible expenses until you meet your out-of-pocket maximum. If you receive services from an out-of-network provider, the plan pays a lower percentage of coinsurance. Refer to the Summary Plan Description (SPD) for more information.

Copayments & Coinsurance

A copayment (copay) is the fixed dollar amount you pay for certain in-network services (such as doctor office visits). Coinsurance is the percentage of covered expenses shared by the employee and the plan which is paid after the insured meets the deductible. For example, if the plan pays 90% of an in-network covered charge, you pay 10%.

Out-of-Pocket Maximum

An out-of-pocket maximum limits the amount you will pay out of your own pocket for eligible health care expenses. Once you reach that maximum, the plan begins to pay 100% of all medical expenses. There may be separate in- and out-of-network annual out-of-pocket maximums. Copays, deductibles and coinsurance accumulate toward your out-of-pocket maximum.

Prescription drugs

- If you are prescribed a maintenance medication, you will get your first 30-day supply through your preferred retail pharmacy. The succeeding supplies will be ordered through the mail order program. Aside from saving money by paying lower copay, your prescriptions will be delivered right to your home.



Welcome to AmeriBen:

Your 2027 Medical Benefits Administrator

Effective **January 1, 2027**, AmeriBen will be your medical claims administrator for **Conair**. We manage your medical benefits, including claims processing, benefit inquiries, and precertifications.

Your New ID Card:

Order or access your ID card at engage.ameriben.com or call **844-476-3999**. For privacy, Social Security numbers and dependent names are not on the card, but providers may ask for this information.

Network Information:

Your ID card will display contact details on the back.

Accessing Your Claims

You can view your claims history and benefit information online at engage.ameriben.com. Register and log in to explore your claims whenever you need.

Reasons Your Claims Might Be On Hold

1. **Missing Coordination of Benefits (COB) form**
2. **Accident-related claims needing additional details**
3. **Lack of completed precertification for required services**

Precertification

Certain health services require precertification to confirm medical necessity, including:

- Durable medical equipment
- Inpatient and Outpatient surgeries
- Advanced imaging & transplants

For a comprehensive list, please visit engage.ameriben.com.

AmeriBen and Anthem Collaboration

While AmeriBen administers the plan, Anthem Blue Cross and Blue Shield provides the health network. We work together to deliver quality care.

For benefits, eligibility, ID Card or claims questions, we are here to help.

- Call: **844-476-3999**
- Visit: engage.ameriben.com



AmeriBen is a separate and independent company providing medical benefits administration services on behalf of self-funded group health plans.

AmeriBen Customer Care

Helping employees understand benefits, claims, and billing details.



Call our Customer Care Team

Representatives are available to assist employees with understanding their benefits, claims, and billing details. You can reach them Monday - Friday from **8:00 a.m. to 8:00 p.m. Eastern Time** by calling the contact number provided below.

AmeriBen Engage Portal

Our “digital front door” can be accessed at engage.ameriben.com for information about your benefits, check the status of claims, help with finding care, and access digital ID cards. The portal is available 24/7.

Precertification Services

Some medical services require precertification. You can call the AmeriBen Medical Management Services at **844-476-3999** to submit forms or inquire about whether a specific medical procedure or service needs precertification.

Customer Care is available

Monday - Friday 8 a.m. - 8 p.m. ET

Call **844-476-3999**

Visit: engage.ameriben.com



AmeriBen is a separate and independent company providing medical benefits administration services on behalf of self-funded group health plans.

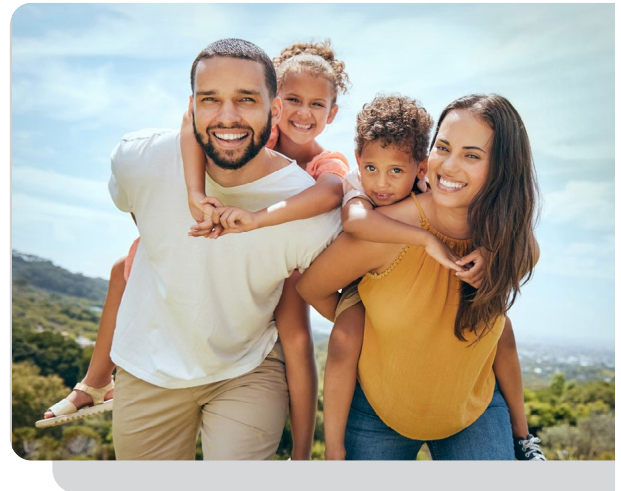
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Welcome to Navitus

Your New Pharmacy Benefits Manager

Soon, Navitus will begin managing your pharmacy benefits. Our goal is to help you save money and ensure you have access to the medications you need.

At Navitus, you're more than just a member ID number. We're here to support you, answer your questions and make things simple.



Making Your Pharmacy Experience Better

A pharmacy benefit manager (PBM) is a team that focuses on your prescription needs. With a PBM, you get:

- **Lower costs** – We work hard to keep your medicine affordable
- **Friendly help** – Our team is ready to answer your questions — no long waits, no confusing answers
- **Many pharmacy choices** – Use your favorite local pharmacy or try mail-order for extra convenience
- **Easy online tools** – Check prices, find pharmacies, and manage your prescriptions online or with our app

We're Here for You

We know switching can feel like a big change. That's why we're here to make it smooth and simple. In the meantime, check out our member page at navitus.com/members. It's a helpful place to learn about your benefits, find useful tools and get answers to common questions before your coverage starts.



I'm new to Navitus and called with questions about my coverage. They were so patient and went above and beyond to explain everything in a way that I could understand.

— Navitus member

Health Savings Account (HSA)

If you enroll in either of the HDHP plans (Essential or Premier), you are eligible to open a Health Savings Account (HSA) through Inspira Financial. Here's How it works:

1. Enroll

You enroll in either of the high deductible plans.

2. Contributions

Conair Contribution (paid quarterly):	Your tax-free contribution:
Employee only - \$600/year	You can contribute from your paycheck on pre-tax basis (up to yearly IRS limits).
All Other Coverage Tiers - \$1,200/year	You can also make a lump sum contribution at any time during the year.

3. Pay Expenses

You can use your HSA to pay for eligible expenses on a tax-free basis, such as:

- Copays
- Deductibles
- Prescriptions
- Hearing Aids
- Hospital Services
- Chiropractor
- Psychiatric Care
- Dental & Vision Expenses

For eligible medical expenses, refer to IRS Publication 502 ([irs.gov/Pub502](https://www.irs.gov/pub/502)) and HSA guidance in Publication 969 ([irs.gov/Pub969](https://www.irs.gov/pub/969)).

4. Saving for the Future

You can also save your funds for the future and allow them to earn interest. Once your balance reaches \$1,000, you're eligible to invest any portion of your HSA balance above this level into select mutual funds.

Coverage Level	2027 IRS Contribution Limit*	Conair Yearly Contribution (paid every quarter)	Your Maximum Annual Contribution*
Employee Only	\$4,500	\$600	\$3,900
All other coverage tiers	\$9,000	\$1,200	\$7,800

*If you reach age 55 by the end of the calendar year, you can contribute an additional \$1,000, per year.

In Summary:

You and Conair can add funds into the HSA that are not subject to federal income taxes up to the IRS limits.

- The HSA allows you to pay for qualified medical expenses with these tax-free funds.
- The account can earn interest on a tax-free basis, and you are allowed to roll unused funds over year after year.
- If you leave Conair, or retire, you can take your HSA with you.

To receive the Conair HSA contribution, you must actively enroll in the HSA plan even if you don't contribute. To open an HSA, visit <https://secure.lyric.adp.com/>. HSA is covered by the U.S. Patriot Act which requires verification of account holder's identity. Inspira Financial will contact you to submit supporting documentation to confirm your identification.



Flexible Spending Account (FSA)

FSA offers a way to save money on healthcare and dependent care expenses. You do not need to be enrolled in the medical, dental, or vision plans to participate in FSA. You may submit expenses incurred by any of your dependents, whether or not they are covered under the Conair plans.

If you enroll, you fund the accounts via pre-tax payroll deductions each pay period. The money that you contribute to your FSA is not subject to social security taxes, federal, and in most cases, state income taxes.



Who can contribute to an FSA?

Flexible Spending Accounts			
Account Type	Eligible Participants	Annual Maximum Contribution	Examples of Covered Expenses
Healthcare FSA	Non-HSA Participants only	\$3,400	Co-pays, deductibles, orthodontia, over-the-counter medications, etc.*
Dependent Care FSA	Anyone	\$7,500 or \$3,750 if you are married and file a separate tax return	Day care, nursery school, elder care expenses, etc.*

*Refer to IRS Publications 502 and 503 for a complete list of covered expenses.

Eligible Dependents

Regarding your Dependent Care FSA, the IRS defines an eligible dependent as:

- A child under the age of 13 may be claimed as a deduction for personal exemption under Code Section 151(c).
- A spouse who is physically or mentally incapable of self-care.
- A disabled person who is physically or mentally incapable of self-care who you provide more than 50% support, and who qualifies as your dependent under Code Section 152.

How to use your FSA funds or file for reimbursement

Use the Inspira Financial Debit card to pay for eligible expenses directly or submit your reimbursement online at <https://inspirafinancial.com>. For reimbursement, you will need to attach a copy of proof of expenses (i.e. receipts from your dependent care provider or carrier Explanation of Benefits) that details the provider name, date expense incurred, and description of service.

FSA requires an active election each year. You will not be automatically re-enrolled during Open Enrollment.

“Use it or lose it” FSA Rollover Provision – Healthcare FSA (HCFSA) only

Conair has elected to participate in the FSA grace period provision. You must be enrolled in an HCFSA both plan years. You are still encouraged to consider your expenses carefully before you decide how much to contribute to a Flexible Spending Account. As a reminder, your election will cover the period from January 1 through December 31. You should not contribute more than you are reasonably certain to use. Any unused funds left in these accounts are forfeited at the end of the plan year.

- You have until 03/15/2028 to use your account funds (grace period).
- You have until 04/30/2028 to submit claims to pay yourself back from your account (run out period).

Dental Plans

Like brushing and flossing, visiting your dentist is an essential part of your oral health. Conair offers two Dental Plan options for you to choose from:

To find a network dentist, visit www.deltadental.com > [Find a Dentist](#)



Delta Dental Plan Network Coverage

Coverage	Essential Plan In-Network, You Pay:	Premier Plan In-Network, You Pay:
Annual Maximum	\$1,500	\$2,500
Preventive & Diagnostic Care	0%, deductible waived	0%, deductible waived
Basic Restorative Care	20% after deductible	20% after deductible
Major Restorative Care	50% after deductible	50% after deductible
Annual Deductible (Individual/Family)	\$50 / \$150	\$50 / \$150
Orthodontia - Adult and children up to age 26	Covered 50% up to lifetime maximum of \$1,000	Covered 50% up to lifetime maximum of \$2,500
Major Waiting Period	None	None
Endodontic Oral Surgery	20%	20%
Periodontic Oral Surgery	20%	20%
Teeth Whitening Annual Maximum Benefit (Calendar year)	None	Covered at 20% with a \$300 calendar-year max

Visit www.deltadental.com to see coverage details, find in-network providers, or access your digital ID card

Vision Plan

Getting your eyes checked regularly is important even if you don't wear glasses or contacts. Conair's optional Vision PPO Plan is provided by Ameritas and uses the EyeMed Insight Network.

This chart summarizes the vision coverage provided by Ameritas:

Ameritas Vision Plan Network Coverage		
	In-Network	Out-of-Network
Benefit Copay (Exam/ Materials)	\$0 copay	Reimbursed up to \$35
Vision Care Exams	Covered in full after copay	Reimbursed up to \$35
Lenses*		
Single vision lenses	\$0 Copay	Reimbursed up to \$25
Bifocal lenses	\$0 Copay	Reimbursed up to \$40
Trifocal lenses	\$0 Copay	Reimbursed up to \$55
Lenticular lenses	20% discount	Not Covered
Progressive Vision lenses	Standard \$65; Premium tiers at \$85, \$95 and \$110	Not Covered
Frames	\$150 Allowance** Additional 20% off balance over the allowance.	Reimbursed up to \$75
Contact Lenses*		
Conventional	\$150 Allowance**	Reimbursed up to \$120
Medically necessary	\$0 Copay	Reimbursed up to \$200
Allowed Frequency		
Eye exam and lenses	Once every calendar year	Once every calendar year
Frames	Every 2 calendar years	Every 2 calendar years

* Use your Lens coverage once every calendar year to purchase either 1 pair of eyeglass lenses OR 1 order of contact lenses

** Allowances are one-time use benefits. No remaining balances may be used. The plan does not provide a declining balance benefit
Visit the Ameritas member website to locate a provider or access your digital ID card

401(k) Retirement Savings

The Conair 401(k) Retirement Savings Plan offers a convenient way to save for your future through payroll deductions. Conair will match 100% of the first 3% of your contributions to the plan.

Eligibility

You are eligible to participate in the plan 90 days after your hire date with Conair. You will be automatically enrolled at a 4% contribution rate the first payroll of the month following 90 days of employment with the company. If you do not wish to contribute to the Plan, you will have 30 days upon receiving the automatic enrollment notice to decline participation and opt out of the automatic enrollment process before it begins. You may change your contribution at any time online at www.401k.com or by calling 1-800-835-5095.

401(k) Account Options	Account Details
Traditional 401(k)	Traditional 401(k) deferrals: your deferral contributions are pre-tax, and reduce your current taxable income, and earnings are tax-deferred. Distributions, including associated earnings, are fully taxable as ordinary income at the time of distribution. Pre-tax contributions: you can contribute between 1 to 50% of your pay on a pre-tax basis. Your pre-tax contributions to the Conair 401(k) may not exceed the dollar limit for the year set by the IRS. By making pre-tax contributions, you reduce your current taxable income. The result may be lower current income taxes*.
Roth 401(k)	Roth 401(k) deferrals: these contributions are made after taxes are withheld from your salary; however, the distributions from Roth accounts are made tax free (subject to some qualifications). You can contribute up to annual IRS dollar limit.

*Taxes are due upon withdrawal. If you take a withdrawal prior to age 59½, you may also be subject to an additional 10% federal tax.

Vesting

Vesting refers to your right of ownership to the money in your account. You are always 100% vested in your contributions to the Conair 401(k) Plan, as well as any earnings on them. Conair’s matching contributions and any earnings are fully vested after completion of 1 year of service.

For additional details about the 401(k) Retirement Savings Plan or to enroll or change your contribution rates or investment elections, please visit <https://www.401k.com> or you may call 1-800-835-5095.

Plan Features

- **Convenient payroll deductions:** when you enroll in the Conair 401(k), your contributions are deducted from your paycheck automatically.
- **A broad range of investment options:** when you decide how to invest your account balance, spreading your savings among different investments can help smooth the ups and downs of market cycles and reduce risk. In deciding how to allocate the investment of your account balance, keep in mind that some of the plan’s investment options, known as “target date funds,” contain an asset allocation strategy within the investment option itself.
- **Employees 50 years or over are eligible for additional “catch-up” contributions on top of the IRS limits.**
- **An account you can take with you:** should you leave the company, your vested balance is yours to take with you.

Life & AD&D Insurance

Life and Accidental Death & Dismemberment (AD&D) Insurance

Life/AD&D insurance provides financial protection for your family in the event of your death. Conair provides you with Life/AD&D insurance equivalent to 1.75 times your annual base salary to a maximum of \$200,000, at no cost to you.

The benefits will reduce once you reach a certain age (35% at age 65, and by 50% at age 70). The reduction will apply to the amount of Life Insurance and Principal Sum in force on January 1st following the date you attain age 65.

Make sure to update your beneficiary designations in <https://secure.lyric.adp.com/>. If you did not declare any beneficiary, benefits will be paid in accordance with the applicable state law of your place of residence.



Optional Life and AD&D Insurance

Beginning January 1, 2027, Prudential replaces The Hartford for Life and AD&D insurance. Existing Hartford life elections carry over to Prudential without new Evidence of Insurability. You may purchase additional Life/AD&D coverage for yourself, your spouse and/or dependent children at group rates. AD&D equals your Life election; the benefits cannot be elected separately. This voluntary coverage is paid by you through payroll deductions. Plan details follow:

Optional Plan	Coverage	Plan Details
Optional Employee Life and AD&D	Benefit Amount: Increments of \$50,000 Maximum Benefit: \$200,000	• Upon initial eligibility, you will be automatically approved without Evidence of Insurability for up to \$200,000. • Evidence of Insurability will be required if you enroll more than 31 days after the date you are first eligible to enroll.
Optional Spouse Life and AD&D	Benefit Amount: \$10,000, \$25,000, or increments of \$50,000 Maximum Benefit: \$200,000	• Upon initial eligibility, your spouse or domestic partner will be automatically approved without Evidence of Insurability for up to \$50,000. Any requested coverage above \$50,000 will require Evidence of Insurability. • Evidence of Insurability will be required if you enroll your spouse/domestic partner more than 31 days after the date you are first eligible to enroll. • Spouse coverage amount cannot exceed 100% of the employee's approved coverage amount.
Optional Child Life and AD&D	Benefit Amount: \$10,000	• No evidence of insurability required

Note: The AD&D coverage outlined above will match the volume of your Life insurance elections. These benefits are elected together.

Optional Life plan rates vary depending on age, gender, and elected coverage and will be displayed in <https://secure.lyric.adp.com/> when you enroll in the optional life benefit.

Disability



The loss of income due to a medical condition, illness or injury can cause serious financial hardship for you and your family.

Disability insurance replaces a portion of your earnings to help you continue paying your bills and meeting your financial obligations during this difficult time.

Conair's disability coverage is split across two carriers: Short-Term Disability is administered by Hartford, and Long-Term Disability is administered by Prudential.

Be sure to file your claim with the correct carrier below.

Short-Term Disability

Short-Term Disability Insurance (STD) replaces a portion of your income if an injury or illness forces you out of work for an extended period of time (maternity qualifies as a Short-Term Disability). Conair provides Basic STD coverage administered by The Hartford at no cost to you and enrollment is automatic. After you are out of work for five (5) working days and declared disabled, the STD plan can provide you with salary continuation for up to 26 weeks. You have a buy-up option to get higher short-term disability coverage. Any approved STD benefits will be offset by the amount equivalent to which you are eligible to receive from any state-mandated disability and/or paid family leave program(s).

	Short Term Disability (Company Paid)	Short Term Disability (Employee Paid)
Elimination Period	You must be disabled (due to accident or sickness) for 5 working days before benefits will begin	
Maximum Benefit Duration	26 weeks	26 weeks
Benefit Calculation	60% of weekly earnings	70% of weekly earnings
Maximum Benefit	\$1,500 per week	\$4,000 per week

How to apply for Short-Term Disability

All Short-Term Disability claims, paid leave, and job accommodation requests must be filed through Hartford. If your absence is scheduled, such as an upcoming hospital stay or parental leave, call Hartford up to 30 days prior to your last day of work. If unscheduled, please call Hartford no later than 5 days after your first day of absence.

To file a claim, request a leave or job accommodation through any of the following methods and provide the company ID:

- **Call: 1-888-301-5615**, Mon–Fri 8am to 8pm ET
- **Login to Website:** AbilityAdvantage.TheHartford.com
- **CONAIR LLC – Company ID: 073485**

Disability continued...

Long-Term Disability

If your disability prevents you from returning to work beyond the period covered by the Short-Term Disability plan (26 weeks), you may be covered under the Long-Term Disability (LTD) insurance administered by Prudential.

The Basic LTD (employer paid) benefit is provided by Conair at no cost to you and all eligible employees will be automatically enrolled. Like STD, you also have an option to purchase a buy-up plan for LTD to provide higher benefit coverage.

The length of time you can receive LTD benefits depends on your age when you become disabled.



	Basic Long Term Disability (Company Paid)	Buy-Up Long Term Disability (Employee Paid)
Elimination Period	You must be disabled for 180 days before benefits will begin	You must be disabled for 180 days before benefits will begin
Maximum Benefit Duration	To Normal Retirement Age	To Normal Retirement Age
Benefit Calculation	50% of monthly earnings	60% of monthly earnings
Maximum Benefit	\$2,500 per month	\$6,000 per month

How to apply for Long-Term Disability

All Long-Term Disability claims requests must be filed through Prudential. Refer to the Important Contact Information page of this guide for Prudential's phone number and website, and provide the company information requested when you file.

Pre-Existing Condition Limitations

The insurance will not pay benefits for any period of Long-Term Disability caused or contributed to by, or resulting from, a Pre-Existing Condition. A "Pre-Existing Condition" means any Injury or Sickness for which you incurred expenses, received medical treatment, care or services including diagnostic measures, took prescribed drugs or medicines, or for which a reasonable person would have consulted a Physician within 3 months before your most recent effective date of insurance.

The Pre-Existing Condition Limitation will apply to any added benefits or increases in benefits. This limitation will not apply to a period of Disability that begins after you are covered for at least 12 months after your most recent effective date of insurance, or the effective date of any added or increased benefits.

Commuter Benefit

Commuter benefit helps you save money and taxes on eligible work-related transportation expenses by contributing to a commuter account on a pre-tax basis.

There are two commuter accounts available for you to select depending on your transportation needs:

Mass Transit	Parking
Eligible expenses may include mass transit costs, such as those for: • Bus and commuter highway vehicles, including vanpools. • Mass transit vehicles. • Metro and transit passes, token fare cards, vouchers and similar items for transportation by bus, train, subway and ferry.	• You can use funds to pay for eligible work-related parking expenses at or near your worksite or at a location where you commute to work by mass transit, carpool, or qualifying vehicle. It also covers expenses for vendor parking lots and garages.
How it Works	
Use your Inspira Debit Card to pay for eligible transit expenses directly. The provider must sell transit products exclusively in order for the card to work. Reimbursement is not allowed.	Pay for parking or vanpool expenses using your Inspira debit card, or with cash, a check, or your personal credit card. Then submit a claim to pay yourself back.

Commuter Contribution and Usage Limit: \$340/month for each account

Unused funds roll over into the next month. You are allowed to use your commuter balance to pay for eligible expenses up to the IRS monthly limit only. Projected IRS Contribution and usage limit is anticipated to increase to \$350/month in 2027.

LevelUp Benefits

Conair has partnered with Corestream to provide you with expanded voluntary benefit plan options and unique discount opportunities tailored specifically to fit your needs. Corestream will level-up your employee benefits by giving you more savings and comprehensive coverage options. All payments are made through a convenient payroll deduction. Below are some of the plans offered through this program:

- Long-Term Care with Life Insurance
- Supplemental Insurance
- Pre-paid Legal Plan
- Pet Insurance
- Home and Auto Insurance
- Employee Discounts
- Disaster
- Identity Theft Protection



To enroll on any of these benefits, go to the Corestream site: <https://conair.corestream.com/login>
Register using your Employee ID found in your MyADP profile



Life with Long-Term Care Plan

Trustmark Life + Care Insurance provides you with two benefits under one policy - long-term care benefits and life insurance coverage.

Long-term care benefits are payable when you require caregiving services with at least two activities of daily living (for example, eating, bathing, or dressing), or have a severe cognitive impairment. Cash benefits are paid directly to you when you receive qualifying caregiving services from a professional or family member. Available only during open enrollment and new hire event and enrollment is done through the Corestream platform.

Here is a high level summary of the benefits of the Life with Long-Term Care Plan:

- **Two-in-one coverage:** get both permanent life insurance (death benefit) and long-term care benefits.
- **Long-term care (LTC)** benefit is up to twice the amount of death benefits and is paid directly to you every month for up to 50 months.
- **LTC benefit for professional caregiving services** (e.g. long-term facility, home health aide, adult day care or assisted living facility) is 4% of life benefit amount, and 2% for family caregiving services.
- LTC benefit is paid when you are receiving caregiving services for more than 90 days for at least two of six activities of daily living or due to severe cognitive impairment.
- Death benefit reduces to 33% at age 70 or 10th certificate anniversary whichever is later, but the long-term care benefits do not reduce.
- Death benefit is restored even if long-term care benefit is used.
- Coverage can move with you if you change jobs or retire.
- **Guaranteed rate:** your premium doesn't increase as you get older.

Supplemental Insurance

Additional insurance plans that help you pay for healthcare costs that are not covered by your medical insurance. Choose from 3 supplemental insurance options to help with your out-of-pocket expenses, in the event of being diagnosed with covered critical illness, hospitalization or accidental injury. Available only during open enrollment and new hire event and enrollment is done through the Corestream platform.

Chubb Critical Illness Insurance

Pays a lump sum benefit when diagnosed with certain serious illnesses covered in the plan. Check out the Critical Illness Insurance benefit summary in MyConairGlobal for the full coverage details.



	Gold	Platinum	Diamond
Maximum Benefit Amount	up to \$30,000	up to \$30,000	up to \$30,000
Alzheimer's Disease	0%*	25%*	100%*
Benign Brain Tumor	100%*	100%*	100%*
Cancer (except skin cancer)	100%*	100%*	100%*
Carcinoma in Situ	25%*	25%*	25%*
Coma	100%*	100%*	100%*
Multiple Sclerosis	0%*	25%*	50%*
Paralysis or Dismemberment	0%*	100%*	100%*
Parkinson's Disease	0%*	25%*	100%*
Sudden Cardiac Arrest	0%*	100%*	100%*
Skin Cancer Benefit - Payable 1x per year	\$250	\$250	\$250
Diabetes Diagnosis Benefit	\$100	\$250	\$500
Diabetes Service Monthly Benefit	\$0	\$50	\$100
Wellness Benefit	\$50	\$50	\$50
Pre-Existing Conditions Limitation	12 months before and after the certificate effective date		

* Percentage of approved coverage.

Chubb Hospital Indemnity Insurance

Pays a lump sum benefit if you or your covered dependents get hospitalized. Check out the Hospital Indemnity Insurance benefit summary in MyConairGlobal for the full coverage details.

	Gold	Platinum	Diamond
First Day Hospital Confinement	\$500; Once/year	\$1,000; Once/year	\$1,500; Once/year
Daily Hospital Confinement	\$100 Per Day Days 2 through 31 Max Days/Year: 30	\$150 Per Day Days 2 through 31 Max Days/Year: 30	\$200 Per Day Days 2 through 31 Max Days/Year: 30
Daily ICU Confinement	\$200 Per Day Days 2 through 11 Max Days/Year: 10	\$300 Per Day Days 2 through 11 Max Days/Year: 10	\$400 Per Day Days 2 through 11 Max Days/Year: 10
Newborn Nursery Benefit	\$50/Day Normal Delivery - Up to 2 Days; Cesarean - Up to 4 Days	\$75/Day Normal Delivery - Up to 2 Days; Cesarean - Up to 4 Days	\$100/Day Normal Delivery - Up to 2 Days; Cesarean - Up to 4 Days
Observation Unit Benefit	\$50 Up to 2 Days/Year	\$75 Up to 2 Days/Year	\$100 Up to 2 Days/Year
Wellness Benefit	\$50 Once/Year	\$50 Once/Year	\$50 Once/Year
Pre-Existing Conditions Limitation	12 months before and after the certificate effective date		

Pre-paid Legal Plan

For a low monthly premium, you can get access to a wide range of legal services at a fraction of the cost. Services include but are not limited to:

- In-person and telephone consultation with Attorneys
- Document review and preparation
- Estate planning
- Real estate
- Family law
- Financial matters
- Consumer dispute
- Civil litigations
- Traffic offenses
- Discounted rate on non-covered matters

Covered persons: You, your spouse, dependent children up to age 26, parents and parents-in-law.

Available only during open enrollment and new hire event and enrollment is done through the Corestream platform.

Visit <https://www.legaleaseplan.com/conair> to see the full coverage details.



Chubb Accident Insurance

Pays a cash benefit if you or your covered dependents are accidentally injured and need treatment. Check out the Accident Insurance benefit summary in MyConairGlobal for the full coverage details.

	Gold	Platinum	Diamond
Emergency Room	\$75	\$100	\$200
Urgent Care	\$50	\$75	\$150
Ambulance (ground / air)	\$120 - \$1,000	\$200 - \$1,500	\$300 - \$2,000
Tendon/Ligament/Rotator cuff/ Knee cartilage (w/ Surgical Repair)	\$400	\$500	\$750
Dislocation	\$3,600	\$4,400	\$4,800
Burns	Level 1: \$750 Level 2: \$1,500 Level 3: \$7,500	Level 1: \$1,000 Level 2: \$2,000 Level 3: \$10,000	Level 1: \$1,000 Level 2: \$2,000 Level 3: \$12,000
Ear / Eye Injuries	\$200	\$250	\$300
Fractures	\$5,000	\$6,000	\$7,000
Coma	\$7,500	\$10,000	\$12,500
Lacerations	\$20 - \$300	\$30 - \$400	\$30 - \$600
Prosthetics	\$500	\$1,000	\$1,500



Disaster Insurance

Disaster Insurance covers damages of \$1,000 or more from state-declared and federal-declared natural disasters. Recovery cash can be used on whatever you need, like repairs, lodging and transportation, and more. Enrollment is done through the Corestream platform.

- Hurricanes (including storm surge)
- Wildfires
- Tornadoes
- Earthquakes
- Gas explosions
- Winter storms (at least 5 inches of snow or sleet accumulate within a 12-hour period, or 7 inches within a 24-hour period)
- Dust storms

Covered persons: You, your spouse, dependent children up to age 26, parents and parents-in-law.

Identity Theft Protection

Protect your identity and personal data with real-time monitoring and dedicated support. Enrollment is done through the Corestream platform.

- Get real-time alerts for bank activity, the use of your personal data, and more
- Credit and data monitoring tools + a privacy monitor assistant
- Advanced AI scam protection for calls, emails, SMS, and web
- Monitor your children's digital footprint and credit
- Speak with a dedicated support specialist anytime if your identity is stolen

Covered persons: You, your spouse, dependent children up to age 26, parents and parents-in-law.



Pet Insurance

Get a flexible insurance plan for your beloved pets to help cover the costs of routine care and unexpected accidents or illnesses. Plan coverage and cost vary depending on the plan you select. You can choose from 2 types of insurance plans:

- Fully Insured Plan (MetLife): access any licensed veterinarian; dynamic rate based on your pet's age, breed, and zip code; deductible, co-insurance and annual max applies; pre-existing conditions may not be covered; avian and exotic pet coverage for selected states.
- Discount Plan (Pet Benefit Solutions): discount on veterinary care within in-network providers, including prescription and food; affordable flat rate for all pets; covers pre-existing conditions; covers all pets regardless of age, breed, and type.

Home & Auto Insurance

As a Conair employee, you have access to special savings on auto and home insurance. Choose from 3 providers and compare quotes using the Corestream platform.

- Auto Insurance: special group discounts, car rental, no deductible windshield repair, roadside assistance, guaranteed auto repairs for covered losses, claim-free rewards
- Home Insurance: special group discounts, replacement cost coverage, referral networks

Employee Discounts

Corestream gives you access to exclusive employee discounts and perks — all in one convenient platform.

From everyday savings on travel, dining, electronics, and entertainment to special offers on insurance and lifestyle services, Corestream helps your paycheck go further.

Create an account now to start saving:

<https://conair.corestream.com/login>

Wellness Benefits



Healthee — Healthcare, Simplified

Healthee brings healthcare navigation, telehealth, and mental health support together in one app. Zoe, your AI-powered personal health assistant, helps you understand your benefits, find care, and manage healthcare costs. Users can receive services in both English and Spanish.

This is just a sample of what Healthee can do for you:

Healthcare Management

- **Compare estimated service costs** before receiving care to find lower-cost options.
- **Find top-rated providers** who accept your Conair insurance.
- **Check plan coverage** and prior authorization requirements.
- **Book appointments online.**
- **Get help with benefits and care questions** from a live benefits concierge team.

Telehealth & Teletherapy

- **Unlimited telehealth:** free for Conair PPO and High Deductible Plan members; \$20 copay for employees without Conair medical coverage.
- **Free teletherapy** for all Conair employees and their families.
- **Connect with a board-certified physician or therapist 24/7** by talk, text, or video.
- **Follow up with the same therapist** by phone or video.

To Get started: Visit app.healthee.co and register using your Conair email address. If you don't have a Conair email, use the personal email address listed in your ADP account.

Maven — Support Through Your Hormonal Journey

(Available to all members enrolled in Medical)

Menopause Support

- Dedicated support from providers who specialize in the menopause journey like OB-GYNs, pelvic floor physical therapists, mental health providers, and more
- Virtual appointment available in under 2 hours
- Health assessments for early identification of symptoms and treatment guidance for chronic conditions
- Clinically vetted menopause education
- Dedicated communities including drop-in groups



The Enhanced Maternity Program

- Personalized end-to-end care from preconception to postpartum, return-to-work and career coaching
- Early risk detection, education, and navigation to expert health care specialists
- Get help creating a birth plan and doula support
- Newborn care support Post-partum and overall mental health support

Activate your free Maven membership by downloading the Maven Clinic app, or visiting mavenclinic.com/join/mm

Employee Contributions

See below for the respective bi-weekly contribution amounts based on plan selected (if you are paid weekly, you can simply divide the listed numbers in half).

Traditional PPO Plan				
Annual Salary	Employee (EE) Only	EE+Spouse/Domestic Partner*	EE+Child(ren)	Family
UP TO \$75,000	\$89.57	\$206.12	\$172.82	\$287.28
\$75,000.01 TO \$200,000	\$130.97	\$332.04	\$251.99	\$452.07
\$200,000.01 AND UP	\$164.50	\$413.32	\$318.07	\$584.56

High Deductible Plan - Premier				
Annual Salary	Employee (EE) Only	EE+Spouse/Domestic Partner*	EE+Child(ren)	Family
UP TO \$75,000	\$46.05	\$108.17	\$80.20	\$150.18
\$75,000.01 TO \$200,000	\$70.84	\$187.04	\$137.91	\$244.00
\$200,000.01 AND UP	\$91.50	\$240.53	\$186.84	\$329.92

High Deductible Plan - Essential				
Annual Salary	Employee (EE) Only	EE+Spouse/Domestic Partner*	EE+Child(ren)	Family
UP TO \$75,000	\$22.23	\$53.36	\$39.93	\$78.03
\$75,000.01 TO \$200,000	\$42.76	\$113.53	\$82.55	\$154.22
\$200,000.01 AND UP	\$64.36	\$161.82	\$127.68	\$235.87

Dental Plans				
Dental Plan Options	Employee (EE) Only	EE+Spouse/Domestic Partner*	EE+Child(ren)	Family
Dental Plan Essential	\$11.02	\$28.00	\$25.70	\$45.90
Dental Plan Premier	\$13.38	\$34.02	\$31.23	\$55.77

Vision Plan				
Employee (EE) Only	EE+Spouse/Domestic Partner*	EE+Child(ren)	Family	
\$2.64	\$5.01	\$5.27	\$7.75	

* Employee contributions on domestic partner and child of domestic partner coverage are post-tax deductions and subject to imputed income tax. All other plan costs are dependent on your personal circumstances. Please login to the ADP portal to view the actual rates.

HR Policy References

We encourage you to review the full versions of the policies referenced here which are posted to [MyConairGlobal](#).

PTO (Paid Time Off)

Conair recognizes that employees want to spend time with their families as well as invest in themselves throughout the year. Conair also recognizes employees celebrate many occasions throughout the year that are important to them, which may not be included in our traditional company observed holidays. Of course, people also get sick from time to time or need to take care of a family member who is sick. Every effort should be made during the course of the calendar year to use available PTO, as employee mental, physical and emotional health is important to Conair.

Leave Policies

From time to time, employees may encounter a need to be away from work for such instances as jury duty, bereavement, military leave, accident or illness, etc.

Bereavement Leave

The Company grieves with the families of our employees, and therefore grants paid leave of up to five (5) days for the death of any immediate family member. Immediate family is defined as: spouse, domestic or civil union partner, child, mother, father, brother, sister, mother-in-law, father-in-law, grandparent, and grandchild. Three (3) days will be granted for the death of a niece, nephew, aunt, uncle, cousin, brother-in-law, sister-in-law, or spouse's grandparent.

Paid Parental Leave

We offer a Paid Parental Leave Policy, which offers 12 weeks of paid parental leave to employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care. The purpose of paid parental leave is to enable the employee to care for and bond with a new child. This policy applies to employees who have been with Conair for at least 12 months.

Volunteer Time

As part of our mission to enhance lives we want to provide our employees with the opportunity to become involved in their communities, lending support to volunteer programs of your choice. To that end, we invite employees to take up to two (2) days of paid time off each year to participate in their specific volunteer program. We offer this policy to make it easier for you to make a real impact by giving your time to a 501(c)(3) organization. This program is available to employees in good standing who have been at Conair for at least 12 months.

Educational Assistance

Conair maintains an Education Reimbursement Program and provides financial assistance to eligible regular full-time employees who wish to further their education in areas that will mutually benefit the employee and Conair. Employees may request education reimbursement for the following: 1) Tuition Reimbursement for courses to complete degreed programs (i.e., College/University) and/or 2) Continuing Professional Education/ Certification for professional development programs (e.g., Executive Education, Certification, Licensure, Seminars, etc.).

Holiday Schedule

Conair observes 11 paid holidays. Additional holidays that may be important for individual employees may be accommodated under the employee's PTO allocation. Please refer to the Holiday schedule posted on MyConairGlobal for exact days each year.

Important Carrier Contacts			
Administrator/Carrier	Group #	Web / Email	Phone
Conair's Benefits Team		conair_employeebenefits@conair.com	
Benefits Center - (Benefits Advocate)		ConairBenefits@cbcins.com myconairbenefits.com Hours: 9am - 8pm ET	Call: (866) 324-8773 Text: (949) 297-2388
Benefits Enrollment System - ADP		https://secure.lyric.adp.com/	
Medical - Anthem / AmeriBen	L17919	engage.ameriben.com	1-844-476-3999
Pharmacy - Navitus	AIR	www.navitus.com	1-855-847-1025
Specialty Pharmacy - Lumicera	AIR	www.navitus.com	1-855-847-3553
Dental - Delta Dental	09255	www.deltadental.com	1-800-452-9310
Vision - Ameritas	010-302309	https://benefits.ameritas.com/landing	For benefit, claims or network questions, contact EyeMed: 1-866-289-0614 Contact Ameritas for ID card or network questions Call us: 1-800-487-5553
Health Savings Account - Inspira Financial	147590	https://inspirafinancial.com/	1-800-284-4885
Flexible Spending Account - Inspira Financial	147590	https://inspirafinancial.com/	1-800-284-4885
401(k) Retirement Plan - Fidelity	20814	www.401k.com	1-800-835-5095
Commuter Benefit Account - Inspira Financial	147590	https://inspirafinancial.com/	1-844-729-3539
Life and AD&D Insurance - Prudential	73419	http://www.prudential.com/mybenefits	1-888-598-5671
Voluntary Life and AD&D Insurance - Prudential	73419	http://www.prudential.com/mybenefits	1-888-598-5671
Short-Term Disability - Hartford	073485	AbilityAdvantage.TheHartford.com	1-888-301-5615
Long-Term Disability - Prudential	73419	http://www.prudential.com/mybenefits	DI only Phone: 1-800-842-1718 DI with ABS Phone: 1-877-367-7781 Fax: 1-877-889-4885
Corestream - Voluntary Benefits	Conair LLC	conair.corestream.com/login conairsupport@corestream.com	1-203-441-0506



Enrollment is Easy!

Follow your Enrollment Guidelines to enroll for benefits in ADP Lyric.
If you have any issue during the enrollment process, please contact the Conair Benefits Service Center.

Reach out your way – call, text, email or scan the QR code to book time with a Benefits Advocate. Hours: 9am - 8pm ET

📞 **CALL: (866) 324-8773**

📱 **SMS/TEXT: (949) 297-2388**

✉️ **EMAIL: ConairBenefits@cbcins.com**

**Scan to Visit the
Conair Benefits Center »
MyConairBenefits.com**

