

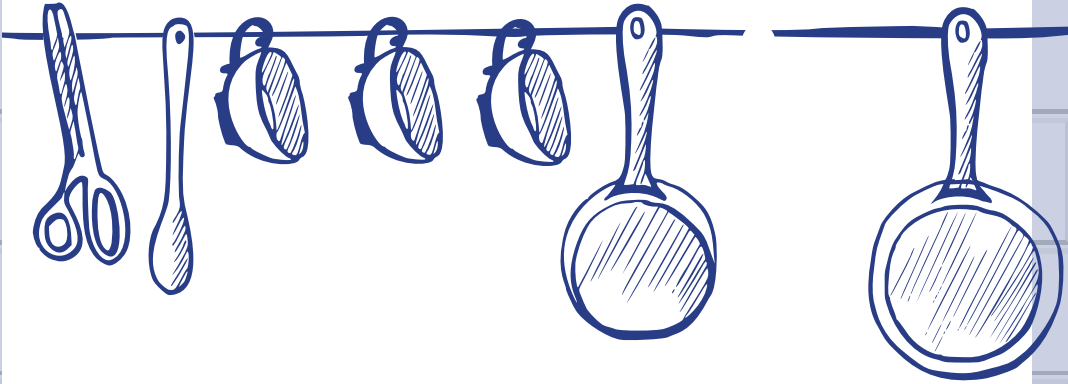
Your 2025 Enrollment Guide

Welcome to ZOLL!

Explore
Your Benefit
Choices

Order up your
perfect plan from
our tasty
menu of
Enrollment
options.

ZOLL®



We are glad to have you on our team.

ZOLL offers a comprehensive benefits package that supports your total well-being. We provide all the tools and resources you need to get the most value out of your benefits.

You have 31 days from your date of hire to enroll in coverage. If you miss your enrollment period, you will not be able to enroll until the next annual Open Enrollment period, unless you have a qualifying life event during the year. Visit [ZOLLbenefits.com](https://www.zollbenefits.com) to learn more.

Welcome to Your 2025 Enrollment

At ZOLL, we partner with you and your family by providing tools and resources to encourage you to lead healthy and rewarding lives.

Choose from three plan options that offer a broad national provider network and quality medical coverage.

- **With the Surest Plan**, you can see the cost of services upfront, allowing you to choose quality care at the most affordable price, with no deductible or coinsurance. Search for your doctor, find care, and compare costs using the Surest site.
- **Saver Plan with HSA** is a Consumer Driven Health Plan (CDHP) with the tax-free savings of a Health Savings Account (HSA).
- **PPO Plan** offers traditional medical coverage with copays, a deductible, and coinsurance.

Review our menu of offerings before choosing the plan that is right for you and your family.



Can't Decide What to Order? Pasito is here to help.

Introducing your personalized benefit recommendations tool.



Pasito is your best benefit friend. Get personalized benefit recommendations to make informed choices during Enrollment, based on what you need, where you live, and what you can afford. Pasito is available to help with all of your benefit decisions, not just medical.

Explore Medical Plan Options



Surest Plan

- With Surest’s upfront price transparency, you’ll see your costs before you schedule your appointment.
- Compare high-quality care options and decide what works best for you and your family.
- There’s no deductible, no coinsurance, and no surprises.
- You can contribute to a Health Care Flexible Spending Account (FSA).



Saver Plan with HSA

- The Saver Plan with HSA is a Consumer Driven Health Plan (CDHP) paired with a Health Savings Account (HSA).
- You and ZOLL contribute to your HSA.
- The money is yours to use for current and future eligible health care expenses.
- You can contribute to a Limited Purpose FSA.



PPO Plan

- The PPO Plan provides medical coverage after you meet the deductible.
- You share in costs through copays and coinsurance.
- You can contribute to a Health Care FSA.


	Surest Plan	Saver Plan with HSA	PPO Plan
Deductible	No Deductible	\$1,800 Individual \$3,600 Family	\$2,000 Individual \$4,000 Family
Coinsurance	No Coinsurance	10% after deductible	20% after deductible
Out-of-Pocket Maximum	\$5,000 Individual \$10,000 Family	\$3,600 Individual \$7,200 Family	\$4,500 Individual \$9,000 Family
Annual ZOLL Tax-Free HSA Contribution	None	Employee: \$650 Employee +1 or Family: \$1,300	None

Costs shown for in-network care only.


Let's Compare the Three Medical Plan Options!

Meet Tom and Abby.

Tom caught a bug and visits his in-network Primary Care Physician. He makes less than \$50,000 per year and has employee-only coverage.

Tom	Surest Plan	Saver Plan with HSA	PPO Plan
1. Annual premium*	\$1,668	\$1,751	\$2,622
2. Out-of-pocket cost** for doctor's visit 	\$10 - \$65 Copay No annual deductible	\$160 (applies to \$1,800 deductible)	\$30 Copay (does not apply to \$2,000 deductible)
3. ZOLL's annual HSA contribution	N/A	(\$650)	N/A
Tom's annual cost (1 + 2 - 3)	\$1,678 - \$1,733	\$1,261	\$2,652

Abby is excited to welcome a new baby and will be using in-network providers. She makes between \$50,000 and \$99,999 per year and has family coverage.

Abby	Surest Plan	Saver Plan with HSA	PPO Plan
1. Annual premium*	\$4,134	\$4,506	\$6,752
2. Out-of-pocket costs** for doctor visits, prenatal and postnatal care, labor, and delivery 	\$625 - \$1,600 Copay No annual deductible	\$3,600 Deductible \$1,440 Coinsurance (10% after deductible)	\$630 Copay (does not apply to deductible) \$4,000 Deductible \$2,200 Coinsurance (20% after deductible)
3. ZOLL's annual HSA contribution	N/A	(\$1,300)	N/A
Abby's annual cost (1 + 2 - 3)	\$4,759 - \$5,734	\$8,246	\$13,582

* Annual premiums may be slightly off due to rounding.

** Out-of-pocket estimates based on national average.

Note: Examples provided not based on personal data or experience. Individual situations may vary.

Recipe for Success

Create your own
example using Pasito!

Choose Your Perfect Benefits Plan



For Starters

Consider your needs as you get ready to choose your medical plan.

- **How do you use health care?** Just for preventive care, or do you see the doctor often? Maybe you are thinking of starting a family next year. Or you may have a major surgery coming up.
- Choose a plan that will offer the most savings based on your needs and budget.

Use Your Tools and Resources

ZOLL provides tools and resources to help you make the best choices for you and your family.

- Visit ZOLLbenefits.com to learn more about your benefit options for 2025.
- Scan the QR code to review your **cost of coverage**.
- Explore the Surest pre-member site, and review your personalized benefit recommendations from Pasito.



Get Ready to Place Your Order

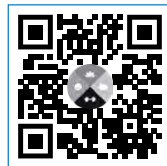
Visit Workday: Newly hired employees have 31 days from their date of hire to enroll in coverage through Workday. If you miss your enrollment period, you will not be able to enroll until the next annual Open Enrollment period, unless you have a qualifying life event during the year.

Flexible Spending Account(s) (FSAs) and Health Savings Account (HSA): To participate in an FSA or HSA, you must actively elect your contribution.

Your Tools and Resources

- Scan the QR codes to make the best choices for you and your family.

ZOLLbenefits.com: Visit your 24/7 resource to review your benefit options and plan contributions, and so much more. [Click here](#) for a summary of your 2025 benefits, including:



- Medical
- Dental
- Vision
- 401(k)
- Health Savings Account
- Flexible Spending Account
- Life Insurance



Pasito personalized benefit recommendations:

Scan the QR code, enter your ZOLL email, and follow the prompts to access your personalized recommendations. You can customize the recommendations by answering questions.

Surest Plan: Visit the pre-member website to see how simple health care can be. Look up your doctor or compare costs for an upcoming procedure. Find the quality care you deserve and save money. Scan the QR code and use access code: ZOLL2025.



Health Advocate: Reach out to your health care concierge at Health Advocate for personalized guidance to help you make the best medical decisions and get your questions answered.