Noble Schools Investing in You

NOBLE TOTAL REWARDS

Competitive Compensation | Paid Time Away | Holistic Health | Investing In Your Future

NOBLE SCHOOLS

2026

Holistic Health

Medical Insurance | BlueCross BlueShield

Health Maintenance Organization (HMO)
The HMO gives you access to certain doctors and hospitals, but restricts services to in-network providers only. Your care is managed by a Primary Care Physician (PCP) chosen at the time of enrollment. If you require a specialist, outpatient procedure, or hospitalization, your registered PCP must refer you. There are no out-of-network benefits.

Preferred Provider Organization (PPO)
A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital without a referral. You have a deductible to meet and once the deductible is met, coinsurance (or the cost share between you and the carrier) kicks in. The types of medical services that accumulate towards your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.). If you go to the doctor, see a specialist, utilize the ER or take a prescription drug, you'll pay a copay for those specific services. Copays do not accumulate towards your deductible but they do accumulate towards your overall out-of-pocket maximum.

Choice of plan options:	Blue Advantage HMO *In-Network Benefits Only*	Blue Choice Narrow Network PPO	Blue Choice Options High Deductible PPO Plan A	Blue Choice Options High Deductible PPO Plan B	Blue Choice Options PPO
Network	Blue Advantage HMO [ADV]	Blue Choice Select PPO [BCS]	See page 4 for plan information	See page 4 for plan information	See page 5 for plan information
Deductible Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network)	$1,000 $2,000	$1,000 / $3,000 $3,000 / $9,000			
Coinsurance In-Network / Out-of-Network	90%	80% / 50%			
Out-of-Pocket Max Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network)	$2,000 $4,000 *Max in Copays*	$2,000 / $9,000 $6,000 / $27,000 *Includes Deductible*			
Physician Services (In-Network) Well Adult / Well Child Physician Office / Specialist Visit X-Rays / Lab Diagnostics Telemedicine	100% $20 / $40 copay 100% N/A	100% $20 copay Deductible then 50% $20 / $40 copay			
Emergency Room	$250 copay	$250 copay			
Urgent Care (In-Network)	$20 copay	Deductible then 80%			
Prescription Drugs (In-Network) *Retail* Generic / Preferred Brand / Non-Preferred Brand / Specialty *34 Day Supply* **Prescription Out-of-Pocket Max** Individual / Family	**Copays:** $10 / $40 / $60 / $60 $2,500 / $5,000	**Copays:** $10 / $40 / $60 / $60 $2,500 / $7,500			

Medical Insurance | BlueCross BlueShield

Blue Choice Options
This is a PPO plan that offers a unique tiered benefit to help you achieve improved results and cost savings. The provider you choose will determine how you are charged/billed for benefits. Members' medical costs are reduced whenever they use a Tier 1 provider.

Tier 1 - Blue Choice Options (BCO) Network
A smaller contracted network of doctors and hospitals that bring you the greatest value from your health care benefits. These providers and medical specialists meet national standard benchmarks for quality care and cost savings.

Tier 2 - PPO Network
A large national network of contracted doctors and hospitals to utilize, but you'll pay a bit more for all medical care you seek coverage for, in comparison to Tier 1.

Tier 3 - Out-of-Network
Non-contracted doctors and hospitals that you can seek care from, but you'll pay a lot more when utilizing these providers since they do not have a network contract.

High Deductible Health Plan (HDHP) PPO Plan with Health Savings Account (HSA)
This medical plan option is comprised of two components (1) a High Deductible Health Plan (HDHP) and (2) a tax-exempt savings account called a Health Savings Account (HSA).

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them. **At the beginning of each calendar year Noble will contribute into your HSA to help you pay for qualified medical expenses that may come up. If you're enrolled in the Blue Choice Options High Deductible PPO Plan A as employee only, you'll receive $850 and employee plus one or more dependents will receive $1,450. If you're enrolled in the Blue Choice Options High Deductible PPO Plan B as employee only, you'll receive $1,700 and employee plus one or more dependents will receive $2,900.**

Choice of plan options:	Blue Choice Options High Deductible PPO Plan A			Blue Choice Options High Deductible PPO Plan B		
Network	Blue Choice Options (Tier 1)	PPO (Tier 2)	Out -of-Network (Tier 3)	Blue Choice Options (Tier 1)	PPO (Tier 2)	Out -of-Network (Tier 3)
Deductible Individual Family	 $3,400 $6,800	 $4,000 $8,000	 $5,000 $10,000	 $4,200 $8,400	 $4,800 $8,600	 $8,000 $16,000
Coinsurance In-Network / Out-of-Network	90%	85%	70%	85%	80%	60%
Out-of-Pocket Max Individual Family	 $4,000 $8,000	 $5,000 $10,000	 $10,000 $20,000	 $6,350 $12,700	 $6,800 $10,000	 $16,000 $32,000
Physician Services Well Adult / Well Child Physician Office Specialist Visit X-Rays / Lab Diagnostics Telemedicine	 100% Deductible then 90% Deductible then 90% Deductible then 90% $48 Copay	 100% Deductible then 85% Deductible then 85% Deductible then 85% $48 Copay	 Deductible then 70% Deductible then 70% Deductible then 70% Deductible then 70% $48 Copay	 100% Deductible then 85% Deductible then 85% Deductible then 85% $48 Copay	 100% Deductible then 80% Deductible then 80% Deductible then 80% $48 Copay	 Deductible then 60% Deductible then 60% Deductible then 60% Deductible then 60% $48 Copay
Emergency Room	Deductible then 90%	Deductible then 85%	Deductible then 70%	Deductible then 85%	Deductible then 80%	Deductible then 60%
Urgent Care	Deductible then 90%	Deductible then 85%	Deductible then 70%	Deductible then 85%	Deductible then 80%	Deductible then 60%
Prescription Drugs *Retail* Generic / Preferred Brand / Non-Preferred Brand / Specialty *34 Day Supply*	Deductible then 90%		Deductible then 70%	Deductible then 90%		Deductible then 70%

See page 5 and 7 for provider finder instructions

Medical Insurance | BlueCross BlueShield

Blue Choice Options
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Tier 2 - PPO Network
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Tier 3 - Out-of-Network
Non-contracted doctors and hospitals that you can seek care from, but you'll pay a lot more when utilizing these providers since they do not have a network contract.

Choice of plan options:	Blue Choice Options PPO		
Network	Blue Choice Options (Tier 1)	PPO (Tier 2)	Out -of-Network (Tier 3)
Deductible Individual Family	$1,000 $3,000	$2,000 $6,000	$3,000 $9,000
Coinsurance In-Network / Out-of-Network	80%	60%	50%
Out-of-Pocket Max Individual Family	$2,000 $6,000	$3,000 $9,000	$9,000 $27,000
Physician Services Well Adult / Well Child Physician Office Specialist Visit X-Rays / Lab Diagnostics Telemedicine	100% $20 copay $40 copay Deductible then 80% OV/SP Copay	100% $30 copay $50 copay Deductible then 60% OV/SP Copay	Deductible then 50% Deductible then 50% Deductible then 50% Deductible then 50% OV/SP Copay
Emergency Room	$250 copay		
Urgent Care	Deductible then 80%		Deductible then 50%
Prescription Drugs *Retail* Generic / Preferred Brand / Non-Preferred Brand / Specialty *34 Day Supply*	**Copays:** $10 / $40 / $60 / $60		In network copay + 25%
Prescription Out-of-Pocket Max Individual / Family	$2,500 / $7,500		$2,500 / $7,500

How to Find a Tier 1 or Tier 2 Provider for Blue Choice Options PPO and Blue Choice Options HDHP plans

Visit https://www.bcbsil.com/ and click on the Find Care tab and select Find a Doctor or Hospital, and click Search as Guest. Under Plans: enter your search criteria:

- When you choose **Blue Choice Options℠ (BCO)**, you will get a list of Tier 1 providers only.*
- When you choose **Participating Provider Organization (PPO)**, you will get a list of Tier 2 BCO providers.
- Or you can Browse by Category or Search for Names and Specialties.

* If you change the option to view "All Tiers", then results are sorted with Tier 1 providers to the top and Tier 2 providers are displayed below. The top tier providers will have Tier 1 listed by their names and the Tier 2 providers will just have the provider's name with no tier listed.

Tier 1
Blue Choice OPT PPO Network
Best value, the least out-of-pocket costs with in-network providers

Tier 2
Larger Statewide PPO Network
Larger network, more out-of-pocket costs with these providers

Tier 3
Out-of-Network
Out-of-network, highest out-of-pocket costs, you may have to pay those fees up front

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Health Savings Account

High Deductible Health Plan (HDHP) with HSA

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care and certain generic and brand preventive maintenance medications are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc. Although you have the flexibility to see any doctor or visit any hospital of your choice, you will pay significantly less money out of your pocket if you use a doctor or hospital that is in the network. Preventive care services are covered at 100% as long as your physician codes your visit as preventive and services fall under the allowable preventive services guidelines (www.healthcare.gov/coverage/preventive-care-benefits).

See below for example of what doctors visit would look like on a HDHP

You go to the doctor and present your ID card → Your doctor submits the bill to BlueCross BlueShield → BlueCross adjusts the pricing to reflect network discount → BlueCross sends Explanation of benefits (EOB) to both you and the doctor → Your doctor sends you a bill matching the cost from the EOB → You pay the bill using pretax dollars from your Health Savings Account (HSA)

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them.

You're eligible for a health savings account if:

- You are covered by a qualified high deductible health plan (HDHP)
- You are not covered by any other medical coverage that is not considered a qualified HDHP
- You are not enrolled in Medicare (Part A included)
- You are not claimed as a dependent on someone's tax return
- You are not enrolled in a Medical Flexible Spending Account (your own or your spouse's)

Paying the true cost of your medical services, less carrier discounts, until your deductible has been met will feel a bit different than other medical plans you may have been enrolled in previously.

For 2026, here is what you can expect:

2026 HSA Contributions

IRS Max Contribution:	Employee Only	Family
Max HSA Contribution	$4,400	$8,750
Catch-up Contribution (Age 55 and Older)	$1,000	

*Max HSA contribution includes employer annual HSA contribution.

High Deductible PPO Plans have some 100% covered preventive drugs (Subject to change per IRS rules)

The preventive drug program currently includes prescription drugs in the following categories:

- Anti-coagulants / anti-platelets
- Bowel prep medications
- Breast cancer primary prevention
- Contraceptives
- Depression
- Diabetes medications
- Diabetic supplies
- Fluoride supplements
- High blood pressure
- High cholesterol orals
- Osteoporosis
- Respiratory
- Tobacco cessation

Contraceptives

Cervical Caps

FEMCAP cervical cap 22 mm, 26 mm, 30 mm

Diaphragms

CAYA diaphragm arc-spring
OMNIFLEX DIAPHRAGM diaphragms

Sample Covered Drugs:

Anti-Coagulants / Anti-Platelets

anagrelide hcl cap 0.5 mg (Agrylin), 1 mg
aspirin-dipyridamole cap er 12hr 25-200 mg
cilostazol tab 50 mg, 100 mg
clopidogrel bisulfate tab 75 mg (Plavix) (base equivalent)
dabigatran etexilate mesylate cap 75 mg, 150 mg (etexilate base eq) (Pradaxa)

Depression

Selective Serotonin Reuptake Inhibitors (SSRIs)

citalopram hydrobromide oral soln 10 mg/5 mL
citalopram hydrobromide tab 10 mg, 20 mg, 40 mg (base equivalent) (Celexa)

High Blood Pressure

acebutolol hcl cap 200 mg, 400 mg
amiloride hcl tab 5 mg
amlodipine besylate tab 2.5 mg, 5 mg, 10 mg (base equivalent) (Norvasc)
amlodipine besylate-benazepril hcl cap 2.5-10 mg, 5-40 mg

Diabetes Medications

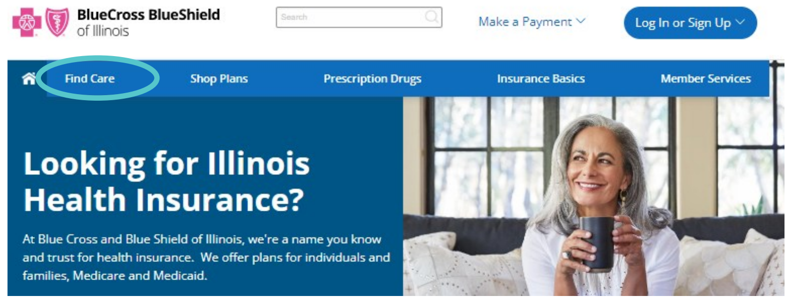
Hypoglycemic Agents

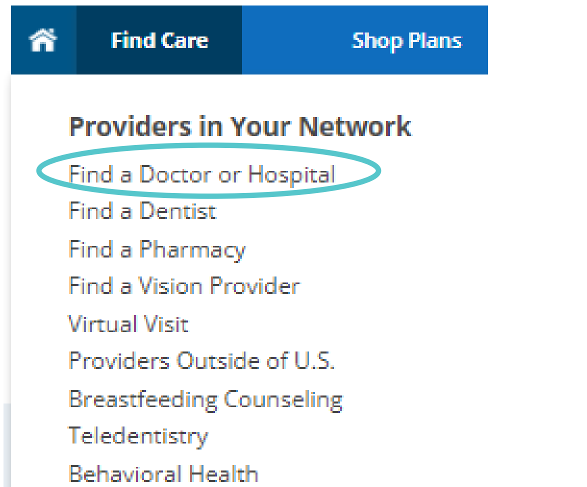
BAQSIMI ONE PACK – glucagon nasal powder 3 mg/dose
BAQSIMI TWO PACK – glucagon nasal powder 3 mg/dose
glucagon (rdna) for inj kit 1 mg (Glucagon emergency k)

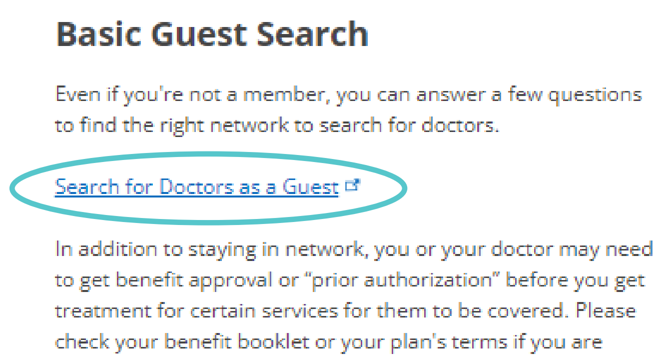
Find a Provider | BlueCross BlueShield

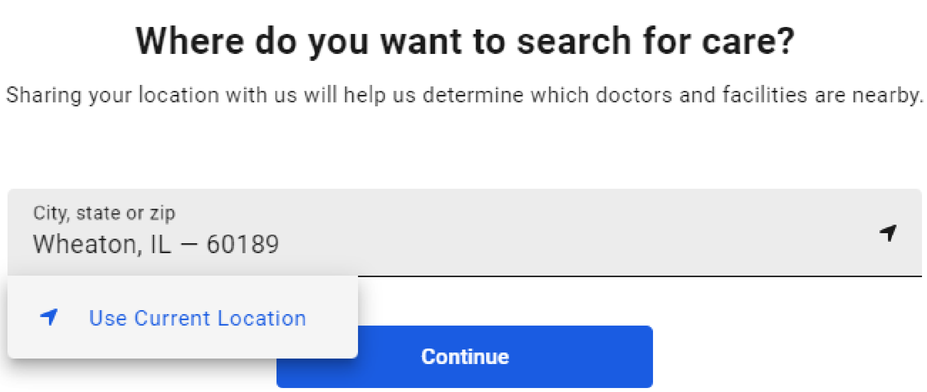
1. Go to https://www.bcbsil.com/
2. Select Find Care
3. Select Find a Doctor or Hospital
4. Search as Guest to find providers
5. Enter or confirm the location where you want to search for a provider

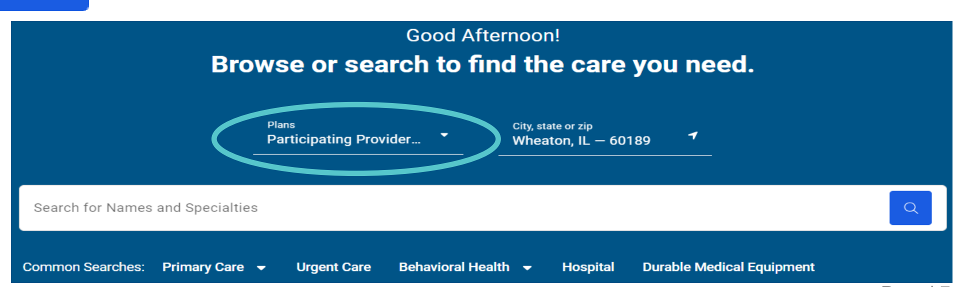
Select plan/network
HMO: Blue Advantage HMO [ADV]
BCO: Tier 1—Blue Choice Options [BCO]
Tier 2— Participating Provider Organization [PPO]
HDHP: Tier 1—Blue Choice Options [BCO]
Tier 2— Participating Provider Organization [PPO]
Blue Choice Narrow Network: Blue Choice PPO [BCS]











Medical Insurance Rates (Semi-Monthly, 24 pay periods)

Blue Advantage HMO

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	$34.10	$302.17
Employee & Spouse	$71.50	$643.51
Employee & Child(ren)	$80.30	$700.50
Family	$119.90	$1,039.67

Blue Choice Narrow Network PPO

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	$67.00	$265.58
Employee & Spouse	$143.00	$564.15
Employee & Child(ren)	$158.00	$614.23
Family	$235.00	$911.83

Blue Choice Options High Deductible PPO Plan A

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	$43.00	$271.10
Employee & Spouse	$98.00	$569.86
Employee & Child(ren)	$109.00	$620.33
Family	$163.00	$920.11

Blue Choice Options High Deductible PPO Plan B

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	$21.00	$274.62
Employee & Spouse	$49.00	$579.58
Employee & Child(ren)	$54.00	$632.42
Family	$81.00	$938.40

Blue Choice Options PPO

Semi-Monthly Contributions:	You Pay	Noble Pays
Employee Only	$113.30	$256.23
Employee & Spouse	$239.80	$545.92
Employee & Child(ren)	$264.00	$594.03
Family	$389.40	$884.85

2026 Annual HSA Contributions

Plan A Tax-free Contribution:	Employee Only	Family
Noble Contribution	$850	$1,450
Potential Employee Contribution	$3,550	$7,300

Plan B Tax-free Contribution:	Employee Only	Family
Noble Contribution	$1,700	$2,900
Potential Employee Contribution	$2,700	$5,850

IRS Max Contribution:	Employee Only	Family
Max HSA Contribution	$4,400	$8,750
Catch-up Contribution (Age 55 and Older)	$1,000	

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Dental Insurance | BlueCross BlueShield

Preferred Provider Organization (PPO)
These dental plans allow the flexibility to select any dentist in-network or out-of-network. By staying in-network, the contract between your dentist and insurance carrier will make your annual benefit period maximum last longer.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost.

Preventive:
- Annual cleanings (2 per year)
- X-rays (1 per year)
- And more

Basic:
- Fillings
- Simple extractions
- Root canals
- And more

Major:
- Dentures/bridges/partials
- Crowns
- Implants
- And more

Choice of plan options:	Basic Dental *In-Network / Out-of-Network*	Dental Plus *In-Network / Out-of-Network*
Network Name	BlueCare Dental PPO	BlueCare Dental PPO
Individual Deductible (Family = 3x)	$50 / $50	$0 / $25
Office Visit Copay	None	None
Preventive Coinsurance	100% / 100%	100% / 100%
Basic Coinsurance	90% / 80%	100% / 80%
Major Coinsurance	60% / 50%	60% / 50%
Annual Plan Maximum	$1,750 / $1,750	$2,500 / $2,500
Orthodontia Coinsurance	Not Covered	50% / 50%
Orthodontia Eligibility	Not Covered	Adult & Child
Orthodontia Lifetime Maximum*	Not Covered	$1,500 / $1,500

*Invisalign is included, however limitations apply

Find a Provider | BlueCross BlueShield

1. Visit www.bcbsil.com and click "**Find a Doctor or Hospital**".
2. On the next page click the "**Find a Dentist**" link on the left side of the page.
3. On the next page choose the "**BlueCare Dental PPO**".
4. Click one of the available radio buttons (Search by Name, Search by Location, etc.) and enter the appropriate search criteria and then click "Search".
5. The next page will be the Search Results page. On this Search Results page you can:
   - Start a New Search
   - Save the Search
   - Create a PDF
   - Print the Results
   - Email the Results
6. By utilizing a BlueCare Dental PPO Provider found during this search, you should be able to receive in-network services when seeing one of the provider's in that search list.

Dental Insurance Rates (Semi-Monthly, 24 pay periods)

Basic Dental

Semi-Monthly Contributions:	You Pay
Employee Only	$1.35
Employee & Spouse	$2.73
Employee & Child(ren)	$2.73
Family	$4.10

Dental Plus

Semi-Monthly Contributions:	You Pay
Employee Only	$5.47
Employee & Spouse	$10.25
Employee & Child(ren)	$13.67
Family	$17.10

Vision Insurance | BlueCross BlueShield

Vision insurance helps offset the costs of routine eye exams and also helps pay for vision correction eye wear, like eyeglasses and contacts, that may be prescribed by an eye-care provider.

By accessing in-network vision providers, you're able to reap the benefit of true vision insurance coverage. You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 24 months. Out-of-network providers will merely offer you an allowance towards your vision services.

Eye-care providers include many independent optical ships and national chains.

Vision Plan Details:	Frequency	In-Network	Out-of-Network
Network	EyeMed Insight Network		
Eye Exam	Every 12 months	$10 copayment	$50 max allowance
Lenses - Single vision - Bifocal - Trifocal - Lenticular	Every 12 months*	$25 copayment	Allowance varies
Frames	Every 24 months*	$130 allowance + 20% off remaining balance	$70 max allowance
Elective Contacts	Every 12 months	$130 allowance	$105 max allowance

*You cannot get contacts and glasses in the same calendar year

Extra Savings through BlueCross BlueShield Vision

Glasses and Sunglasses:

» 40% off complete pair of prescription eyeglasses
» 20% off non-prescription sunglasses
» 15% off conventional contacts

20% off any item not covered by the plan. These discounts are not insured benefits and are for in network providers only.

Find a Provider | BlueCross BlueShield

Find an eye doctor who's right for you. Visit https://member.eyemedvisioncare.com/bcbsil/en-us and select **Find a Doctor, provider locator— Insight Network** or call 800-367-6401

Vision Insurance Rates (Semi-Monthly, 24 pay periods)

Vision Plan

Semi-Monthly Contributions:	You Pay
Employee Only	$2.00
Employee & Spouse	$3.50
Employee & Child(ren)	$3.50
Family	$5.00

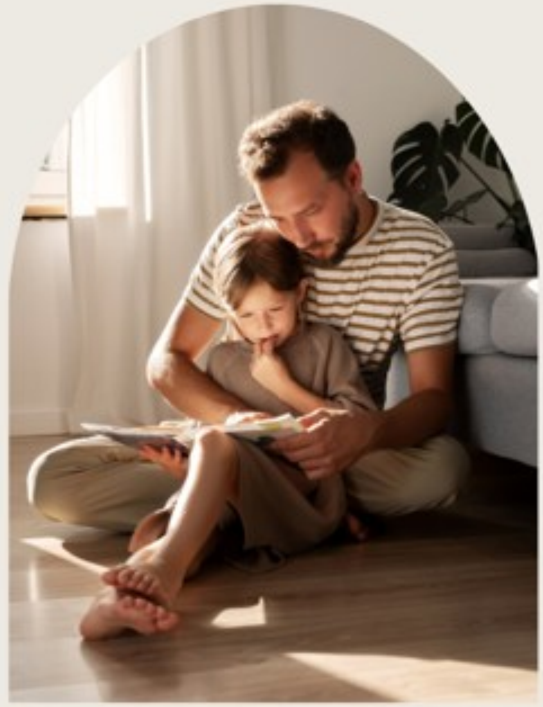
Maven Maternity

MAVEN | NOBLE SCHOOLS

Meet Maven. Your free virtual clinic for raising your family.

Maven is your virtual clinic that lets you meet and message with 35+ provider types 24/7 (yep, even at 2am). Maven complements your in-person care so you can get your questions answered between appointments—saving you time and money with same-day access to specialists.

Noble Schools offers you and your partner **free** access to Maven as your new virtual health benefit for parenting and pediatrics.



Maven is with you every step of the way! Get 24/7 support from Maven!

Sign up for Maven for around-the-clock support through adoption support, creating your birth plan, midwives and doula support, parent coaching, developmental milestones, childcare options, toddler nutrition, career coaching, supporting you and your child's mental health, and so much more. Video chat or message with top-rated providers in over 20 specialties, join a supportive community, and read expert resources on every topic.

Noble Schools employees and their partners receive unlimited access to Maven at no cost.

Get started today and meet your dedicated Care Advocate who can answer any question, anytime, and connect you with specialists on Maven's supported topics.

Everything on Maven—from appointments to on-demand classes—is **free for you and your partner to use** *(yes, seriously!)*.

Interested in signing up? Be the first to know when Maven is available by scanning the QR code or visiting https://get.mavenclinic.com/soon/

Health and Fitness

Noble supports its commitment to health and fitness by offering the following:

Access to On-Campus Fitness Facilities
All staff have access to on-campus fitness facilities during designated weekday and weekend times. Check with your campus athletic department or principal for more information.

Divvy Bike Discount
Noble has partnered with Divvy Bike to offer $71.95 Annual Memberships with discount code.

Discounts at participating gyms and fitness centers and discounted annual Divvy bike membership codes available by contacting your dedicated campus HR representative or by emailing humanresources@nobleschools.org

BlueCross BlueShield Fitness Program
If you are enrolled in a BCBS IL medical plan you and your dependents (age 18 and older) have access to their exclusive Fitness Program. This program gives you unlimited access to a nationwide network of more than 10,000 fitness locations. If you want, you can choose one location close to home or near work. You can visit locations while you're on vacation or traveling for work. Membership is month to month. Monthly fees vary based on the package you chose.

It's easy to sign up:
1. Go to bcbsil.com and log in to BlueAccess for Members
2. Under "Wellness" choose "Fitness Program." On this page, you can enroll, search for nearby fitness locations and learn more about the program.
3. Click "Enroll Now." Then search and select the fitness location that is best for you.
4. Verify your personal information and method of payment. Print, download, or request your Fitness Program ID card.
5. Visit a fitness location today!

Mental Wellness

Employee Assistance Program (EAP)
AllOne Health provides Noble's Employee Assistance Program (EAP). The EAP is confidential and available 24/7/365 by calling their toll-free number at 800-292-2780 or by visiting their website at www.ers-eap.com (company code: benoble). If you are looking for in-person counseling support, they can make a referral, and the first three sessions will be covered at no cost to you. They also offer other work-life services including legal support, financial assistance, and identification recovery.

Download the AllOne Health App from the Apple or Google Play stores. A few key features of the app:
» Virtual Counseling Made Easy - Self-schedule virtual counseling sessions directly through the app
» Izzy, Your AI Mental Health Navigator - Receive guidance and personalized support in real time
» On-Demand Self-Help Resources - Explore self-guided therapy (iCBT), articles, videos, assessments, and tools
» Real Human Support - 42/7 live assistance is always just a tap away when you want to speak to someone

Headspace
Mindfulness has been shown to help people stress less, increase focus, and sleep more soundly. Meditation helps you to be more mindful and headspace is your personal guide, with hundreds of meditations, and exercises for sleep, focus, and movement. Noble has partnered with Headspace to provide all interested employees plus five guests with a free premium membership at no cost to you. To enroll, or merge an existing subscription, please visit this link.

Care Solace
Care Solace is available at no cost to Employees, Students and your Familes. The Care Companion team offers easy access to personalized care to fit your needs. If you are looking for help with mental health or substance use, Care Solace will quickly and confidentially find available providers matched to your needs. To get started visit Care Solace or call 888-515-0595

Basic Life and AD&D Insurance | BlueCross BlueShield

Basic Life Insurance helps ease your loved ones' financial burden. Your designated beneficiary(s) will receive a benefit if you pass away from a covered accident or illness. In addition, Accidental Death and Dismemberment (AD&D) provides a benefit to your beneficiary(s) if you pass on or become dismembered due to a specifically covered accident. Always make sure your beneficiary(s) are updated. **The cost of the benefit is 100% paid for by Noble.**

	Basic Life/Accidental Death & Dismemberment
Benefit Amount	2x salary up to $500,000 per employee - Life 2x salary up to $500,000 per employee - AD&D

Voluntary Term Life and AD&D Insurance

Voluntary Term Life/AD&D allows you to purchase additional coverage at your own financial expense to ease your loved ones' financial burden if something should happen to you. Costs are determined on group discounted rates. Always make sure your beneficiary information is updated.

An employee's maximum benefit election cannot exceed 5x their basic annual earnings. A spouse's maximum election cannot exceed 100% of what the employee takes out on themselves.

	Employee	Spouse	Child(ren)
Coverage Increments	$10,000	$5,000	15 days-6 months: $100 6 months-age 26: $10,000
Maximum Benefit Amount	$500,000	$100,000	$10,000
Guaranteed Issue Amount*	$200,000	$50,000	$10,000

***Guarantee issue applies to newly eligible employees & dependents only. All employees or dependents electing coverage for the first time and not newly eligible for coverage will be subject to medical underwriting by Blue Cross before any amount of coverage is approved.**

Short & Long-Term Disability | BlueCross BlueShield

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time. **The cost of the benefit is 100% paid for by Noble.**

Disability Coverage	Short -Term	Long -Term
Waiting Period	Begins on the 11th day of continuous injury or illness	Begins on the 91st day of continuous injury or illness
Benefit Amount	60% of weekly earnings	66.67% of monthly earnings
Maximum Benefit	$3,000 per week	$15,000 per month
Length of Payment Period	12 weeks	SSNRA

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Flexible Spending Account (FSA) | Health Equity

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses you may incur throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses. Please note FSA elections can only be updated during a Qualifying Life Event.

Health Care FSA - You may contribute up to $1,000 per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can be used to cover all eligible expenses on your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eye glasses and contact lenses, Lasik eye surgery and much more.

Limited Purpose FSA - If you enroll in the HDHP/HSA plan and open a health savings account, you are not able to enrolled in the Health Care FSA, since you're already putting tax-free dollars aside to pay for qualified expenses. You are, however, able to enroll in the Limited Purpose FSA, which allows you to pay for eligible out-of-pocket dental and vision expenses.

Health Care FSAs and Limited Purpose FSAs do have a use-it-or-lose-it provision, so be conservative when electing how much to contribute. Employees have until March 31st, the following year to submit any claims incurred in the current year. Noble allows their employees to carry over up to $660 following the conclusion of the 2025 runout period ending 3/31/2026 and for the plan year 2026 we will be allowing $680 to carry over from 2026 plan year to 2027 following the conclusion of the 2026 runout period ending 3/31/2027*.*

Dependent Care FSA - To be eligible for a Dependent Care Flexible Spending Account (DCFSA), you must have a qualifying dependent, such as a child under 13 or an adult who is physically or mentally unable to care for themselves. The care must be necessary so you (and your spouse, if filing jointly) can work, look for work, or attend school full-time. You may contribute up to $7,500 per plan year to pay for qualified eligible dependent care expenses. Funds in this account are saved on a tax-free basis.

To learn more about your benefits visit https://www.healthequity.com/learn/flexible-spending-account, Log in to your account for live chat, or call 877-924-3967

Commuter Benefits | WEX

Commuter Benefits allow you to set aside tax-free money to pay for eligible expenses you incur as part of your commute to and from work.

Parking - You may elect to have a maximum of $340 per month deducted from your gross income earnings. The most common eligible expenses are charges for parking at or near your place of work or at a location from which you commute to work, such as a train station. The amount elected will not be subject to federal, state, social security or Medicare taxes.

Mass Transit - You may elect to have a maximum of $340 per month deducted from your gross income earnings to be used for the cost of mass transit. The most common eligible expenses are charges for mass transit train and bus tickets. The amount elected will not be subject to federal, state, social security or Medicare taxes.

To learn more about your benefits visit https://www.wexinc.com,email **customerservice@wexhealth.com,** or call 866-451-3399

Critical Illness | BlueCross BlueShield

Critical Illness Insurance provides you with a lump-sum cash benefit in the event you or a loved one is diagnosed with a covered condition such as cancer, heart attack, or stroke. It can help provide financial protection so you can focus on what is really important – getting better. Plus, the policy will also pay you a $75 benefit when you complete a qualified health screening, including a COVID-19 test. You can elect coverage without answering medical questions!

Example of Reoccurrence Benefit: At 49 years old, Bob enrolled in a $20,000 policy. Five years later, at the age of 54, Bob is diagnosed with cancer and receives 100% of his benefit or a lump sum of $20,000. At age 60, Bob suffers a heart attack. He again receives 100% of his benefit or a lump sum of $20,000. Over the life of his plan, Bob receives a total of $40,000.

Why should I buy coverage now?

- It's more affordable when you buy it through your employer and the premiums are conveniently deducted from your paycheck.
- If you apply during your initial enrollment, you can get coverage without a health exam or medical questions.
- Coverage is portable. You may take the coverage with you if you leave the company or retire. You'll be billed at home.

Who can get coverage?	Amount
You	Increments of $5,000 up to $30,000
Your spouse	Increments of $2,500 to max of $15,000, not to exceed the employee amount
Your children	Children can get 50% of the employee coverage amount as long as you have purchased coverage for yourself.

To learn about the products and services that may be offered to you, please feel free to call 800-367-6401

Covered Condition*	Initial Benefit
Heart attack	100% of Initial Benefit
Stroke	100% of Initial Benefit
Major organ transplant	100% of Initial Benefit
Coronary artery bypass	25% of Initial Benefit
Cancer	100% of Initial Benefit
Carcinoma in situ	25% of Initial Benefit
Skin cancer	10%
Infectious Disease (Including COVID-19)	100%

*This is not a comprehensive list of covered injuries and treatments. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Hospital Indemnity | BlueCross BlueShield

Hospital Indemnity insurance protects your family when you have a hospital or ICU stay. This policy provides financial protection by paying you a benefit for hospital admission, hospital confinement and ICU care. Benefits are paid based on admission and length of stay for a defined number of days. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides. Plus, the plan will also pay you a $50 benefit when you complete a qualified health screening, including a COVID-19 test!

Subcategory	Benefit Limits	Benefit	Amount
Admission Benefit	Payable one time per year when admitted to a hospital	Admission	$1,000
Daily-Stay	Daily stay starts after being confined for 20 hours and payable up to 30 days per year. ICU daily stays is payable up to 10 days per year and is an addition to the daily hospital confinement benefit.	Daily-Stay Benefit (non-ICU)	$100
		Daily-Stay Benefit (ICU)	$100

To learn about the products and services that may be offered to you, please feel free to call 800-367-6401

Accident | BlueCross BlueShield

Accident insurance pays you a set benefit amount based on the type of injury you have and the type of treatment you need for accidents that occur on or off the job. It covers a range of incidents, from common injuries such as dislocations and fractures, to more serious events such as ER visits and hospitalization. Plus, the plan will also pay you a $50 benefit when you complete a qualified health screening, including a COVID-19 test!

Accident insurance can help you with out-of-pocket costs that your medical plan does not cover, like co-pays and deductibles. The plan pays benefits directly to you and you are guaranteed base coverage, without answering health questions. The cost is conveniently deducted from your paycheck. You can keep your coverage if you change jobs or retire.*

Who can get coverage?	
You	If you're actively at work, working 30 hours per week
Your spouse	Can get coverage as long as you have purchased coverage for yourself
Your children	Can get coverage as long as you have purchased coverage for yourself Children from live birth to age 26

*This is not a comprehensive list of covered injuries and treatments. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

To learn about the products and services that may be offered to you, please feel free to call 800-367-6401

Telemedicine | MDLIVE

Knowing how busy your day is, we have found a more robust virtual option for doctor consults for people choosing any of the PPO plans. Download the mobile app and complete the new patient information so you're ready to talk to a doctor when you need it.

MDLIVE
With MDLIVE, you can visit with a physician 24 hours a day, 7 days a week, 365 days a year from your home, campus, or on the go from the app. Board-certified and state-licensed physicians are available by phone or secure video to assist with non-emergency medical conditions.

When to use MDLIVE:
- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and even holidays
- If your primary care doctor is not available
- If traveling and in need of medical care

Please call 888.676.4204 or visit https://members.mdlive.com/bcbsil/landing_home to get started.

Please note that the HMO plan is excluded from MDLIVE.

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Pet Insurance | Nationwide

If your pet becomes ill, Nationwide has you covered. Nationwide provides coverage for your dog or cat for all accidents and illnesses, specialist treatments, prescription medications, hereditary and chronic conditions, etc.

- Get cash back on eligible vet bills. Choose from three levels of reimbursement: 90%, 70%, or 50%.
- Available exclusively for employees (these plans aren't available to the general public).
- Use any vet, anywhere. No networks, no pre-approvals. Submit your claims for reimbursement.
- Optional wellness coverage available. Includes spay/neuter, dental cleaning, exams, vaccinations, and more.

Easy enrollment
There are three simple ways for you to sign up for the pet insurance voluntary benefit:
1. Go directly to the dedicated URL for Noble Network: http://www.petinsurance.com/nobleschools
2. Visit https://www.petinsurance.com/employee-benefits/company-search/ and enter Noble Schools
3. Call 877-738-7874 and mention that they're employees of Noble Schools to receive preferred pricing

Pre-existing conditions are not covered. Any illness or injury a pet had prior to start of policy will be considered pre-existing.

	Covered Service
Accidents, including poisonings and allergic reactions	✓
Injuries, including cuts, sprains and broken bones	✓
Common illnesses, including ear infections, vomiting and diarrhea	✓
Serious/chronic illnesses, including cancer and diabetes	✓
Hereditary and congenital conditions	✓
Surgeries and hospitalizations	✓
X-rays, MRIs and CT scans	✓
Prescription medications and therapeutic diets	✓
Wellness Exams and vaccinations	
Spay/Neuter	
Flea and tick prevention, Heartworm testing and prevention	
Routine blood tests	

Paid Time Away

Time Off Policies

Paid Time Off (PTO)
Though taking time off is often hard as an educator, we try to ensure our staff have supportive time off policies when life requires it. At the end of each PTO year (July 31), any unused PTO that can be carried over into the following year will be. There is a 3-day and 7-day PTO carryover cap for academic and administrative employees, respectively.

Paid Time Off (PTO)	
Academic Staff	Accrue up to 5 days in their first year. This number increases with additional years of service.
Academic Staff	Observe the same winter, spring, and summer breaks that students observe.
Administrative (52-week) Staff	Accrue up to 12 days per year in their first year. This number increases with additional years of service.
All Full-Time Staff	Receive 27 fixed days of fully paid off in addition to PTO and sick time in SY26.

Sick Bank Days
Every employee, excluding seasonal employees and coaches, will have five days of sick time in addition to PTO and fixed time off.

Support for Parents and Kids

An ever-increasing number of Noble staff are choosing to grow their families; Noble has some key supports for our parents and kids.

Noble Day Care
» Sliding scale rates for Noble staff
» Priority enrollment for Noble staff
» Contact yespinoza@nobleschools.org for more information

Parental Leave Policy
» Noble staff with at least six months of Noble service are eligible for parental leave of up to 18 weeks total, with at least 12 weeks fully paid for both birthing and non-birthing parents. Birthing parents who have a c-section can take up to 20 total weeks. All elected benefits continue through the leave. Parental leave is divided into three categories:

1. Disability Leave - 6 to 8 weeks of paid leave for the period of disability caused by childbirth for the birthing parent (paid for by Noble and Noble's short-term disability insurance policy)
2. Bonding Leave - 6 or 12 weeks of paid leave to bond with a new child (paid for by Noble), for birthing and non-birthing parents respectively.
3. Extended Bonding Leave - 6 additional weeks of leave to bond with a new child (can be unpaid or paid for by the employee using PTO and/or sick bank).

For more information, please reach out to your campus HR partner or review the Parental Leave Policy in the Noble Staff Handbook.

Effective, November 1, 2025 New Leaves of Absence Administrator: Absence Management Services. To initial a leave, create an account at **http://GroupAbsenceManagement.com/bcbsil**

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Investing in Your Future

Retirement

401(k) Program

The 401(k) Plan is an employer sponsored retirement plan that allows employees to save and invest for the purpose of building savings for retirement. Saving through a 401(k) Plan is an easy way to set aside money for your future.

- As a Noble employee you will be auto-enrolled in our 401(k) unless you actively opt-out
- Rolling entry available 24/7 on Fidelity website
- Annual maximum contribution: $23,000 (subject to change)
- Additional $6,000 annual allowed for participants over age 50

Noble Match:
- Match up to 5% of salary
- Eligible after 1 year of service
- Pension participants can participate but are **not eligible** for the match

Please call 800-835-5097 or visit https://nb.fidelity.com/public/nbpreloginnav/spa/fidelitywork/core/401k

Chicago Teachers' Pension Fund

- Salaried employees with an Illinois Educators' License must participate
- Notify credentials@nobleschools.org of your licensure as soon as possible
- Pension requires a total contribution of 9% of salary
  - -Employee contributes 2%
  - -Noble contributes 7%
- No Social Security tax paid while participating
- Noble also pays another 10% of salary for administrative fees related to the pension (total contribution over 18% of salary)

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Career Support

Whether developing as a teacher, honing leadership skills, or seeking additional distinction in your career, Noble has a variety of programs to support.

Teacher Licensure
We have a licensure specialist as well as many licensure pathways that we have set up for our employees to engage with. Even better, in many of our partner programs Noble will financially support with your tuition! Please check out this live e-booklet and fill out this Google Form to be connected to Noble's Licensure Support Team. Additionally, you may email Myra Mitchell <credentials@nobleschools.org>, the HR team's Licensure Specialist, who is available to make sure you have help navigating the often complex process of state licensure. Whether you are looking to be freshly licensed or looking to renew a current license, we are here to support.

Tuition Support for Master of Arts in Teaching
Noble offers teachers 75% tuition coverage for traditional and alternative teacher licensure programs at select partner universities. If deemed eligible, teachers have the opportunity to obtain a Master of Arts in Teaching and Illinois teaching license in just one to two years while remaining in the classroom. For more information visit Noble's licensure live e-booklet.

Tuition Support for Subject Endorsement Programs
Noble has partnered with several universities and programs to offer subject endorsement courses at a subsidized cost for current Noble teachers. Noble provides 75% tuition coverage for endorsements in Math, ELA, Science, Social Science, Foreign Language, and ESL/Bilingual. Please fill out this Google Form or reach out to credentials@nobleschools.org to learn more, determine eligibility, and for support in enrolling.

On-Going Instructional Support
Core to Noble's best-in-country results are the multitude of opportunities provided to instructors, leaders, and staff focused on delivering relevant and rigorous content aligned to our defined approach to instruction known as The Noble Classroom. In addition to resources and workshops, all Noble teachers are provided personalized coaching through regular 1:1 instructional support.

Leadership Pathways
Noble offers a variety of annual career-development pathways that can change annually including the Diverse Leaders Fellowship, Principal Fellowship, and Management Accelerator, which pairs aspiring staff with senior leaders in a year-long mentorship and career cohort.

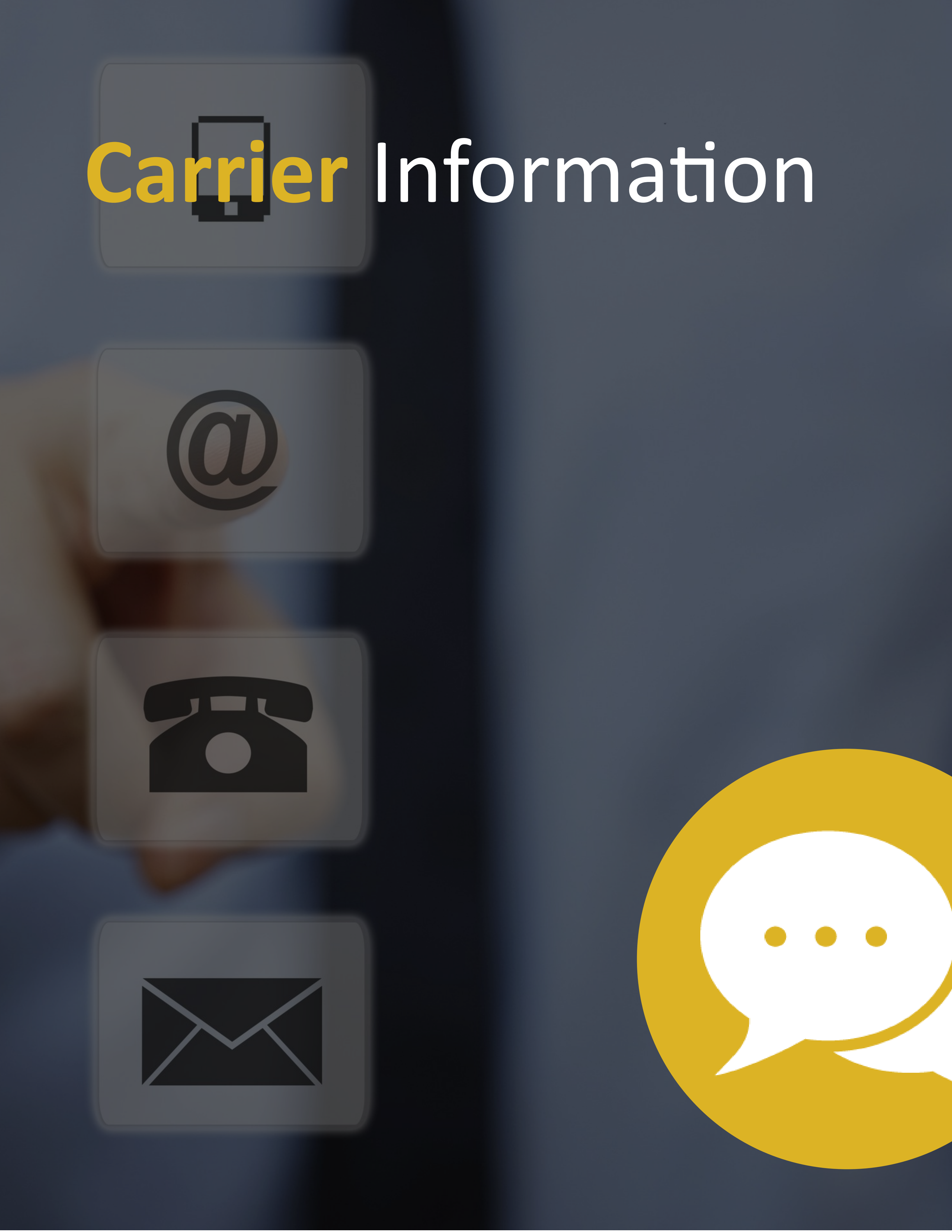
Distinguished Teacher
Each year, through a rigorous application and selection process, a cohort of Noble teachers who have consistently demonstrated exceptional results with students can earn Distinguished Teacher recognition. In addition to the honor and recognition of being selected, Distinguished Teachers are eligible for an annual $10,000 salary increase and a variety of other benefits for the duration of their time as a Noble teacher.

Career Advice
Interested in exploring opportunities within Noble or want career support? You are welcome to reach out to careers@nobleschools.org to talk to a member of the Talent Team.

Referral Incentives
40-50% of Noble's hires each year come from referrals from current staff members; Noble offers $1,000 referral bonuses to eligible staff who recommend someone hired at Noble and completes 120 days of active service. Please refer to Noble's Staff Handbook for additional information.

For more details and FAQs about your benefits checkout Total Rewards FAQ or Benefits Website.

Carrier Information



Carrier Information

Blue Advantage HMO

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	800-892-2803
Network	Blue Advantage HMO [ADV]
Policy Number	B04117

Blue Choice Options

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	800-828-3116
Network	Blue Choice Options [BCO]
Policy Number	432803

High Deductible PPO Plan A & Plan B

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	800-828-3116
Network	Blue Choice Options [BCO]
Policy Number	

Basic Dental

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	800-367-6401
Network	BlueCare Dental PPO

Dental +

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	800-367-6401
Network	BlueCare Dental PPO

Human Resources Contact Information

Contact	Human Resources Team
Email Address	humanresources@nobleschools.org
Phone Number	312-521-5287

Blue Choice Narrow Network

Carrier	BlueCross BlueShield
Website	www.bcbsil.com
Phone Number	800-828-3116
Network	Blue Choice Select PPO [BCS]
Policy Number	0ME124

Vision

Carrier	BlueCross BlueShield
Website	member.eyemedvisioncare.com/bcbsil
Phone Number	800-367-6401
Network	EyeMed Insight Network
Policy Number	F026069

Basic Life and AD&D Insurance

Carrier	BlueCross BlueShield
Website	www.bcbsil.com/ancillary
Phone Number	800-367-6401

Voluntary Term Life and AD&D Insurance

Carrier	BlueCross BlueShield
Website	www.bcbsil.com/ancillary
Phone Number	800-367-6401

Short & Long-Term Disability Insurance

Carrier	BlueCross BlueShield
Website	www.bcbsil.com/ancillary
Phone Number	800-367-6401

Pet Insurance

Carrier	Nationwide
Website	https://www.petinsurance.com/
Phone Number	877-738-7874

Employee Assistance Program

Carrier	AllOne Health
Website	www.ers-eap.com
Phone Number	800-292-2780

This document serves as a starting point for many of our Total Rewards Benefits at Noble: Holistic Health, Paid Time Off, and Investing in Your Future are specifically captured in this document. There is a fourth component of our Total Rewards at Noble, Competitive Compensation, which is not the purpose or intent of this document. Please visit our Total Rewards FAQ or Benefits Website for a more comprehensive view of our Total Rewards and benefits we offer to our Employees at Noble.

Tips, Tricks & Tools

BlueCross BlueShield Value Added Benefits

BlueAccess for Members: www.bcbsil.com
A secure member website that gives you immediate access to health care benefit information. Here you can check claim status, find in-network providers, use the hospital comparison tool, and much more.

BlueAccess Mobile™
Access your BlueAccess for Members account from a mobile device. Opt in to receive texts for Rx refill reminders, diet and fitness tips, claim updates and more. Download the app for immediate access.

Virtual Visits—MDLIVE (PPO/HSA Members Only)
MDLIVE's telehealth program provides enrolled members with access to non-emergency medical care without even leaving the couch. Visit a doctor virtually 24 hours a day, 7 days a week for a variety of different ailments and symptoms. Log on to MDLIVE.com/bcbsil or call 888.676.4204 today to find out additional info on this awesome benefit.

24/7 Nurseline: 800.299.0274 (PPO Members Only)
General health info and guidance for specific conditions from fevers to bee stings from a registered nurse.

Maternity Care Program: 888.421.7781
Personalized support provided by Obstetrical nurses.

Mail Order Prescriptions: 833.715.0942
Through Express Scripts: express-scripts.com/rx, mail order prescriptions may save time and money

Blue365 Discounts
Access to additional special program discounts. Details can be accessed by logging into BlueAccess for Members via www.bcbsil.com. Once logged in, go to the *My Coverage* tab and click on *Discounts* found under *Member Advantages*.

Well on Target Member Wellness Program
Access health and wellness resources that can help you manage your health. Resources include health assessments, self-directed courses and health coaching.

Tips to Save Money

Preventive/Wellness Exams Covered at 100%
- Preventive care is equal to one physical exam per year per enrolled member
- Females get an annual well-woman exam covered at 100% in addition to their annual physical exam
- No out-of-pocket costs apply - these exams are fully covered as long as your physician codes them as preventive

Prescription Drugs
- Ask your doctor if there's a generic version of any medication you're currently taking or being prescribed
- Take advantage of the Prescription Savings Programs at major retailers
- Ask about free samples from your doctor and/or manufacturer rebates

High Cost Scans, X-Rays & Tests
- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- Whenever possible, compare cost options prior to scheduling your necessary services

Accessing Medical Care
The ER is a costly experience for issues that aren't true emergencies. There are alternatives that can offer quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- Doctor's office: for symptoms that aren't life threatening, call and let them know your symptoms require immediate attention
- Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit cvs.com or walgreens.com to find a clinic near you*
- Urgent Care (UC): less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.

* If enrolled in a BCBS medical plan, before filling any prescription at CVS, please refer to https://www.myprime.com/content/myprime-v2/en/sso-consent.html or contact BlueCross BlueShield to find out if your prescription drug(s) are covered in-network.

Notes

NOTE: This Benefits Summary is merely intended to provide a brief overview of your employer's employee benefit programs. Employees should review the employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. Your employer reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. See a benefit counselor for your customized quote for any additional benefit programs.