



2026
BENEFITS GUIDE



CARDONE[®]
VENTURES

Our Mission

Our mission is to help business owners achieve their personal, professional, and financial goals through the growth of their business. Join us in this mission while you **10X** your personal, professional, and financial goals.

Our Vision

Our vision is to create one million **10X** businesses.

Core Values

10X STANDARD

At Cardone Ventures, we exemplify our core values through every action we take.

We are **inspirational**.

We are **disciplined**.

We are **accountable**.

We are **transparent**.

We are **aligned**.

We are **results-oriented**.





Working Together

For more than forty years, Strunk Insurance Group has supported employees and their families with trusted benefits guidance and advocacy. Our role is simple: to help you make informed decisions, answer your questions, and be a reliable resource throughout the year, not just during open enrollment. We work with industry-leading partners to deliver benefits that provide confidence, consistency, and meaningful value to you and your family.

One of those partners is UKG, a leader in HR, payroll, and workforce management solutions. UKG shares our commitment to people-first service and long-term relationships. They've been recognized around the world for innovation, workplace culture, and exceptional client support.

Together, Strunk Insurance Group and UKG are here to ensure your benefits experience is smooth, supportive, and centered on your well-being. We're proud to walk alongside you in 2026 and beyond.



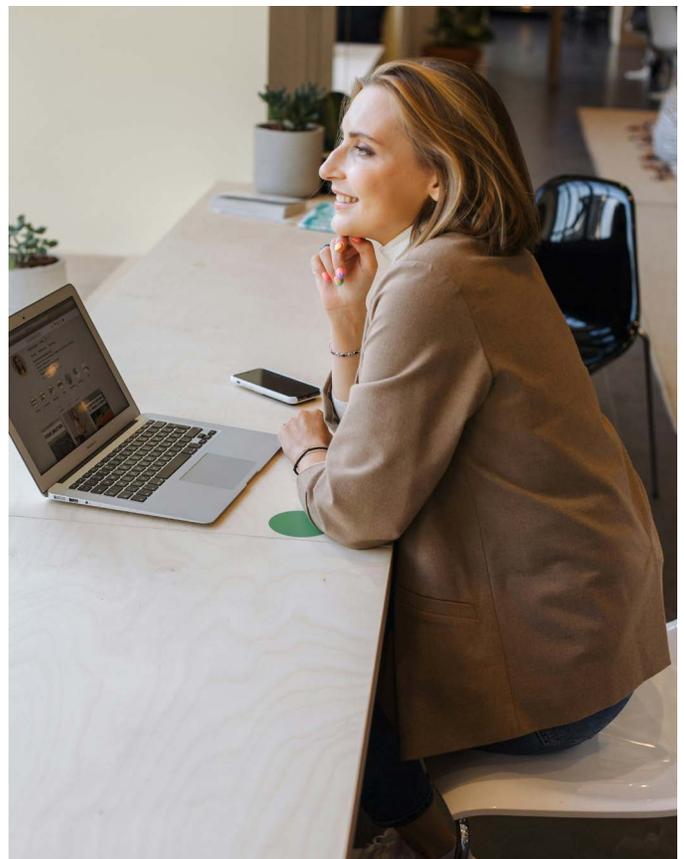


New Hire Enrollment

When Can I Make a Change or Enroll?

Generally, you may only change your benefit elections during the annual Open Enrollment period. However, you may also change your benefit elections during the year if you experience a qualified life event and provide appropriate documentation of the event. Qualified life events must be submitted within 30 days of the event. Qualified life events include, but are not limited to:

- Marriage
- Divorce or Legal Separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of the employee, spouse, or dependent child
- Qualification by the plan administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid



BENEFIT COVERAGE OVERVIEW



Basic Terms

Medical benefits can be confusing. Here is a quick reminder of those easy to forget benefit terms:

High Deductible Health Plan (HDHP) – A medical plan used in conjunction with a health savings account (HSA).

Deductible – The annual amount you and your family must pay each year before the plan pays benefits.

Copayment (Copay) – A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or health care provider.

Coinsurance – The percentage of a covered charge paid by you.

Network – A list of doctors, hospitals, and other health care providers that partner with your health plan. Understanding your plan's provider network will help you save money.

Primary Care Physician (PCP) – A physician (generally a family practitioner, internist or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions and refers patients to specialists as necessary.

Specialist – A physician who has specialized training in a particular branch of medicine (e.g., a surgeon, gastroenterologist or neurologist).

Out-of-Pocket Maximum – The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year, including prescriptions under all medical plans.

BENEFIT	TAX TREATMENT	
Medical	Pre-Tax	Employer Employee
Dental	Pre-Tax	Employer Employee
Vision	Pre-Tax	Employer Employee
Life & Disability	Pre-Tax	Employer
Voluntary Life	Post-Tax	Employee
Worksite Benefits	Post-Tax	Employee



Ways to Save on Healthcare

Prescription Savings Options

MEDICAL COVERAGE



GENERAL PROVISIONS			
Deductible: Individual			
Deductible: Family			
Maximum out-of-pocket: Individual			
Maximum out-of-pocket: Family			
COPAYS & COINSURANCE			
Preventative			
Primary Care Physician			
Specialist Physician			
Lab Services: Diagnostic Tests			
Lab Services: Imaging			
Referral Required for Specialists			
Mental Health: Inpatient			
Mental Health: Outpatient			
Urgent Care Facility			
Hospitalization: Inpatient			
Hospitalization: Outpatient			
Hospitalization: Emergency Room			
PRESCRIPTIONS			
Prescriptions Deductible			
Generic			
Formulary Brand Name			
Non-Formulary Brand Name			
Specialty			
Mail Order			
TIER			
Employee			
Employee + Spouse			
Employee + Child(ren)			
Family			



Coverage & Details

2026 Calendar Year Contribution Limits

The employer contributes \$500 annually for Individual coverage (\$20.83 per pay period) and \$1,000 annually for Family coverage (\$41.67 per pay period). These contributions count toward your annual HSA contribution limit.

Examples of HSA eligible expenses:

- Acupuncture
- Alcoholism
- Ambulance
- Annual Physical Examination
- Artificial Limb
- Bandages
- Birth Control Pills
- Breast Pumps and Supplies
- Breast Reconstruction Surgery
- Contact Lenses
- Dental Treatment
- Diagnostic Devices
- Eye Exam
- Eyeglasses
- Hearing Aids
- Home Care
- Hospital Services
- Learning Disability
- Legal Fees
- Nursing Home
- Optometrist



Getting Reimbursed



About Cigna

For more than 225 years, Cigna has been committed to building a trusted network of health care providers so we can connect customers with truly personal care. Cigna has several network options available in most market areas. We suggest using their PPO network for the most comprehensive network options.

Cigna provides a provider lookup tool at:
<https://www.cigna.com/>



Additional Cigna Programs

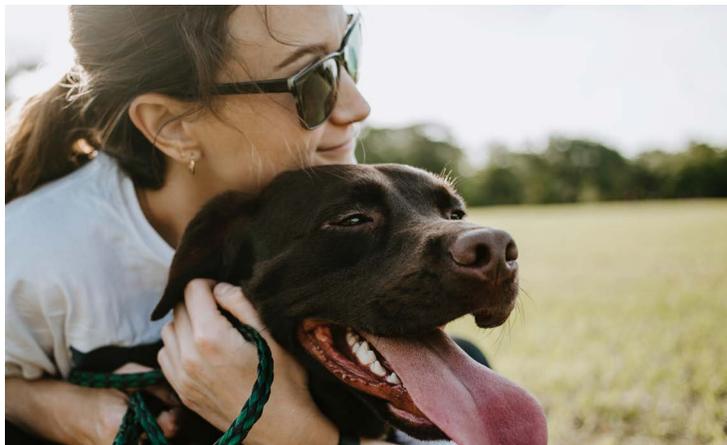
Cigna Mental Health

Life can be busy and confusing, making it hard to tell if you're feeling depression or sadness, worry or anxiety. If these feelings become overwhelming or disrupt your daily life, it's time to seek help.

Our support covers emotional health and provides tools and programs for overall well-being. As our health plan customer, you have access to 24/7 support for your body and mind.

Active & Fit

The Active & Fit Direct program, provided by American Specialty Health Fitness, Inc. provides access to fitness center memberships at a low cost. Your insurance carrier, Cigna, has negotiated with American Specialty Health Fitness, Inc. to have your enrollment fee waived.





Telemedicine

Head-to-Toe Virtual Care

It's not always easy to find time for the health care you need. After all, doctors' appointments traditionally involve time and travel. That can lead to putting off care until problems become more serious, and potentially more expensive. That's why Cigna has partnered with MDLIVE to offer a comprehensive suite of convenient virtual care options – available by phone or video whenever it works for you.

MDLIVE board-certified doctors, dermatologists, psychiatrists and licensed therapists have an average of over 10 years of experience and provide personalized care for hundreds of medical and behavioral health needs.



Primary Care

- Preventive care checkups/wellness screenings available at no additional cost.
- Routine care visits allow you to build a relationship with the same PCP to help manage conditions.
- Prescriptions available through home delivery or at local pharmacies, if appropriate.
- Receive orders for biometrics, blood work and screenings at local facilities.

Urgent Care

- On-demand 24/7/365, including holidays.
- Care for hundreds of minor medical conditions.
- A convenient and affordable alternative to urgent care centers and the emergency room.
- Prescriptions available, if appropriate.

Behavioral Care

- Access to psychiatrists and therapists.
- Schedule an appointment that works for you.
- Option to select the same provider for every session.
- Care for issues such as anxiety, stress, life changes, grief and depression.

Dermatology

- Board-certified dermatologists review pictures and symptoms; prescriptions available.
- Care for common skin, hair and nail conditions (acne, eczema, psoriasis, rosacea, spots, etc.).
- Diagnosis and customized treatment plan, usually within 24 hours.

Access MDLIVE by logging into myCigna.com and clicking "Talk to a doctor," or call 888.726.3171. (No phone calls for virtual dermatology.) Choose medical care or counseling; costs are shown on both sites. Follow the prompts for urgent care, appointments, or to upload dermatology photos.

DENTAL COVERAGE



BENEFIT						
	In-Network	**Out-Of-Network	In-Network	**Out-Of-Network	In-Network	**Out-Of-Network
GENERAL PROVISIONS						
Deductible: Individual						
Deductible: Family						
Annual Maximum Benefit						
*Orthodontia Lifetime Maximum: Child						
Orthodontia Lifetime Maximum: Adult						
COPAYS & COINSURANCE						
Preventative Services						
Basic Services						
Major Services						
Orthodontia Services						
TIER						
Employee						
Employee + Spouse						
Employee + Child(ren)						
Family						

<http://www.cardone-benefits.com/>

VISION COVERAGE



EXAM		
MATERIALS		
FREQUENCY		
Exam		
Lenses		
Frames		
FRAMES		
LENSES		
Single vision lenses		
Bifocal lenses		
Trifocal lenses		
Lenticular		
COVERED CONTACT LENS		
Medically Necessary Contact Lenses		
Covered Contact Lens Selection (material co-pay applies)		
TIER	Per Pay Period	Per Pay Period
Employee		
Employee + Spouse		
Employee + Child(ren)		
Family		

<http://www.cardone-benefits.com/>

FLEXIBLE SPENDING ACCOUNTS



Coverage & Details

ACCOUNT	ELIGIBLE EXPENSES	ANNUAL CONTRIBUTIONS LIMITS	BENEFIT

Important Information About FSAs



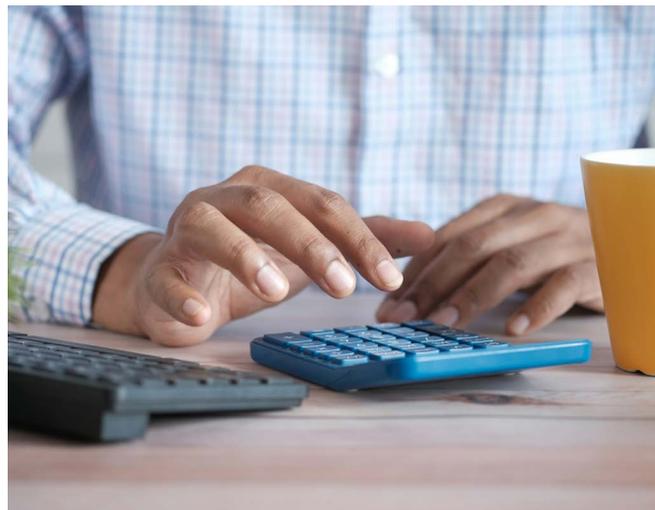
401k & Retirement Plans

Important Information

- Eligibility: Age 21 with 3 months of service
- To Enroll: <https://myvanguardplan.com>
- Plan #: 281388 Cardone Ventures

What Do You Need to Do?

- Select a Contribution Rate (%)
- Make an Investment Choice
- Designate a Beneficiary



Note: If you do not wish to be automatically enrolled at 3% pretax, select a contribution rate of 0%. If you are automatically enrolled, your contribution rate will be increased 1% per year until the contribution rate reaches 10%. The employer match is subject to vesting requirements.

Annual Compensation	Your Contribution %	Your Contribution \$	Employer Match

Top Reasons to Contribute to Your 401k Plan

- Employer Match
- Tax Deferred Savings
- Tax Free Nest Egg
- You Owe it to Yourself
- Choice of Investments
- You Can Take it With You

Need more information on plan highlights and investment options? Visit www.cardone-benefits/401k

Wealth Management Solutions

Overview

Wealth is always accompanied by complexity – whether preserving assets in the face of volatile markets, leaving a legacy without subjecting heirs to excessive taxation, exiting a successful business or protecting a substantial employer stock position. We can help you simplify.

Learn more at www.cardone-benefits.com/wealth-management.

Solutions to Fit All Your Needs:

Financial Planning

Our team takes the time to understand your needs, goals and values. We then develop your personalized financial plan to help you protect and preserve what's most important to you.

Strategic & Tactical Asset Allocation

Our first step is to understand your investment objectives and priorities. We then construct a portfolio with what we view as the appropriate mix of equities, fixed income securities and alternative investments. Specialists will align your asset allocation with your goals, monitor your portfolio and advise you on any required future adjustments.

Risk Management & Insurance Strategies

No financial plan is complete without a full review of your existing insurance and overall risk management strategy. If you need life, disability income, long-term care, property and casualty, liability or even a more complex solution, we will identify the approach we believe to be most appropriate for you and your family.

Estate, Gift & Trust Planning

Estate, gift and trust planning is more than wealth transfer upon death. Our estate planning process integrates your goals and values for a tax-efficient disposition of your assets during life and beyond.

Cash Flow & Retirement Planning

Understanding the balance between your financial commitments and your cash flow requirements will help us evaluate scenarios most suited for maintaining your lifestyle before and after retirement.

Education Planning

A college education is one of the most valuable gifts you can give a child, but it can also be one of the most expensive. Our advisors can develop a tax-efficient funding strategy to help you achieve that goal.

Philanthropic Planning

Creating a plan for charitable giving can be a complex, but rewarding, process. We'll help you identify your specific goals for giving, and align your passion with a tailored, tax-efficient action plan.





Life Insurance

- Provides a benefit to help pay expenses and provide financial protection for those who depend on you.
- Can cover things like mortgage, legal, medical fees, childcare, education, and outstanding debts.
 - Four unique benefits only life insurance provides:
 - Paid directly to your beneficiaries.
 - Generally, not subject to income taxes.
 - The value is not affected by market conditions.
 - Flexible coverage that you can update as your life changes.



	Employer-Paid/ Basic Life	Employee-Paid/ Voluntary Term Life

To review plan documents, visit www.cardone-benefits.com.

DISABILITY INSURANCE



Disability Insurance



Help protect your paycheck if you are unable to work.

Replaces a portion of your income if you're diagnosed with a serious illness or experience an injury that prevents you from doing your job.

- Easy enrollment through your workplace
- Affordable group rates
- Timely and efficient claims review and payment
- Extensive resources and support to help you get back to work and living a productive life

See **Short-Term Disability (STD)** and **Long-Term Disability (LTD)** age related chart provided at time of enrollment (100% employer paid).



	Short-Term Disability	Long-Term Disability

To review plan documents, visit www.cardone-benefits.com.



Accident Insurance



Accidents can happen to anyone at any time.

- It's an extra layer of protection that pays you when you suffer an unexpected, qualifying accident.
- Supplements your medical plan – no matter what other insurance you have.
- Benefit payments are paid directly to you, based on covered injuries, treatments and services.
- Use the money for any purpose, whether for medical or non-medical expenses.



Benefit	Low Coverage Details	High Coverage Details

Rates - Accident

Plan Type	Accident - Low Plan	Accident - High Plan

This benefit is offered through Guardian and is not employer-sponsored. Participation is voluntary, and premiums are paid in full by the participant.

To review plan documents, visit www.cardone-benefits.com.



Critical Illness



Financial protection to help you cope.

- Get paid a lump sum benefit payment if you suffer a serious illness, such as a heart attack, stroke, or cancer.
- It pays you in addition to your medical insurance, no matter what type of plan you have.
- The benefits are paid directly to you, and you decide how to use them.
- It's an affordable way to supplement and pay for the additional expenses your health insurance doesn't cover.

See Critical Illness age related chart provided at time of enrollment.



	Employee	Dependents

This benefit is offered through Guardian and is not employer-sponsored. Participation is voluntary, and premiums are paid in full by the participant.

To review plan documents, visit www.cardone-benefits.com.



Hospital Indemnity



A Trip to the Hospital Can Really Set You Back

- If you are admitted to a hospital, this coverage pays you regardless of any other coverage you may have.
- It can help pay for out-of-pocket costs associated with being hospitalized, such as high deductibles and copays, travel to and from the hospital for treatment or childcare services while recovering.
- Benefit payments are made directly to you.
- Use the money for any purpose, medical or non-medical.



Benefit	Low Option	High Option

Rates - Hospital Indemnity

Plan Type	Hospital Indemnity - Low Plan	Hospital Indemnity - High Plan

This benefit is offered through Guardian and is not employer-sponsored. Participation is voluntary, and premiums are paid in full by the participant.

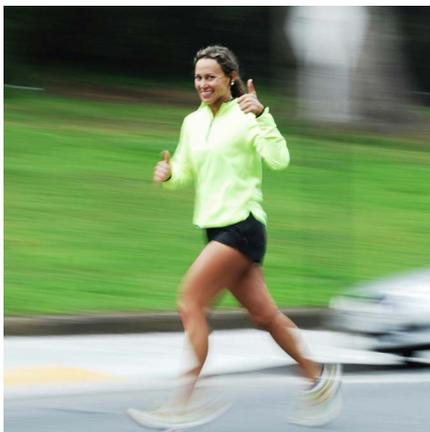
To review plan documents, visit www.cardone-benefits.com.



Employee Assistance Program (EAP)

Your employee assistance program, provided by ComPsych®, gives you access to on-line and coach-guided resources for resilience, stress, and mental fitness.

ComPsych® is the world's largest provider of mental health services and GuidanceResources® for life, servicing more than 78,000 organizations and 163 million individuals across 200 countries. Under our GuidanceResources® brand, we offer personalized and fully integrated behavioral health, absence management, and wellness programs.



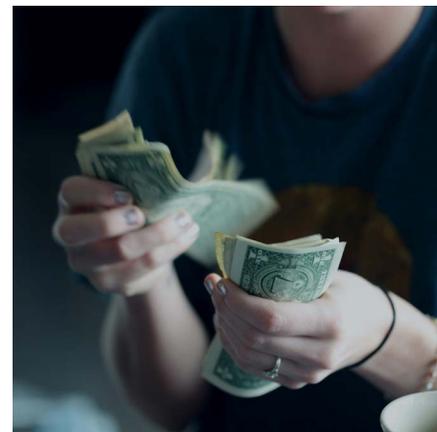
Health

- Healthy living
- Stress management
- Mental health
- Diet and fitness
- Overall wellness
- COVID-19 resources



Family

- Parenting support
- Adoption assistance
- Child and elder care
- Learning programs
- Special needs help
- Senior housing options



Financial

- Legal issues
- Will preparation
- Taxes and debt
- ID theft services
- Financial planning
- Retirement planning

Website: worklife.uprisehealth.com

Access Code: worklife

Phone: 800.386.7055

24-hour crisis help available

Regular Office Hours: Monday – Friday, 9am – 8pm, EST

To review plan documents, visit www.cardone-benefits.com.



TravelAid

TravelAid is a comprehensive program providing you with 24/7 emergency medical, security, and travel assistance when you are outside of your home country or 100 or more miles from your home.

TravelAid provides:

- 24/7 multilingual services
- Medical assistance
- Travel assistance
- Medical evacuation and repatriation
- Security and political evacuation
- Worldwide destination intelligence



Caregiving Support Services

Personalized support to help with caring for a loved one or yourself.

What is my caregiving support services benefit?

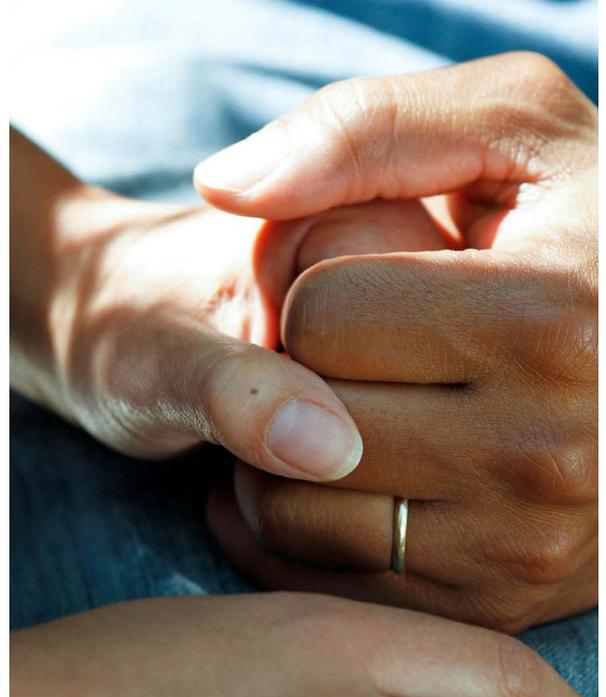
The Guardian + Wellthy caregiving support program is included with the disability benefit provided by your employer. The program gives you access to self-service tools, resources, and dedicated support to help you manage caregiving responsibilities for you and your family.

What does it include?

Care coordination: Dedicated, hands-on support from specialists who get to know you and help tackle your to-dos.

Care planning: Comprehensive care planning tools and resources in one centralized, accessible place.

Wellthy Community: Peer-to-peer space where family caregivers can find support and exchange knowledge.



To review plan documents, visit www.cardone-benefits.com.



Paid Time Off (PTO)

Overview

Our paid time off (PTO) policy rewards tenure with the company, offering increased days off as employees progress in their careers.

- New employees receive 10 days of PTO during their first year.
- From the second through the fourth year, employees are entitled to 15 days.
- Upon reaching five years of service, employees enjoy 20 days of PTO annually.

This structure reflects our commitment to recognizing and valuing long-term dedication and contribution.



Parental Leave

We are proud to offer a comprehensive parental leave policy designed to support our employees during this significant time in their lives.

- We offer 100% paid leave: 8 weeks for the primary caregiver and 4 weeks for the secondary caregiver.
- Additionally, both caregivers receive 30 days of work-from-home flexibility to ease their transition back to work.





Pet Insurance

Overview

We want to ensure your pets have access to the best possible care while maintaining cost-effective coverage. Check out this special offer for Cardone Ventures employees!



Execution

1. Visit <https://spotpet.link/cardone>.
2. Partner ID: EB_Cardone
3. Provide information about your pet(s).
4. Choose the coverage that fits your needs and budget.



BenefitHub

Overview

BenefitHub is designed to offer you valuable savings and convenience, enhancing your lifestyle and showing our appreciation for your hard work and dedication.

Exclusive Discounts, Negotiated Especially For You

Negotiated by our team of corporate employee discount experts, all discounts are better than what is the general public. You can browse deals, search by brand or category, or curated & personalized discounts relevant to your interests, including:



Execution

1. Visit <https://cardoneventures.benefithub.com/Welcome>.
2. Select "Don't have an account? Sign up"
3. Use your Cardone Ventures email address and this Referral Code: T29FZK
4. Enjoy your access to discounts on all of your favorite things!



10X Apartments

Discounts on Rental Apartments

Employees are eligible for discounts for the below 10X Apartments!

- Waived Application Fees
- Waived Administrative Fees
- Monthly Discounts as follows:
 - 10X Fort Lauderdale:** 10% off monthly rent
 - 10X Riverwalk:** 10% off monthly rent
 - 10X Las Olas:** 5% off monthly rent
 - The Manor:** 10% off monthly rent
 - 10X Miami River:** 70% off monthly rent
 - Port Royale:** 5% off the monthly rent



Rents on the units for the properties above are listed on the websites for the property. Rents and availability are real-time so quoted rents are accurate. Employees can rent online or visit the property to rent a home. Once the employee decides on a property and specific unit, they can reach out to the HR Department to learn next steps.



Cardone Capital

Employees Have Access to Equal Opportunity Investing with Grant Cardone

Cardone Capital acquires and manages real estate properties with a focus on both near-term income generation and long-term value creation. Grant Cardone, Founder and CEO, created Cardone Capital to provide everyday investors access to the institutional-grade real estate deals that are normally reserved for only the largest investors.

Grant Cardone has been investing in real estate for over 35 years and has never lost money on a multifamily real estate investment. Since 2016, Cardone Capital has raised over \$1.3 billion across 24 funds from over 14,000 accredited and non-accredited investors. Cardone Capital's real estate portfolio consists of 13,568 apartment units across 41 multifamily properties along with over 500,000 square feet of commercial office space.

Learn More: <https://cardonecapital.com>

FAQs: <https://cardonecapital.com/faq>

Invest With Your IRA or 401k

If you have an existing IRA, or a 401k from a previous employer, you will likely be able to self-direct all or a portion of it into our investment vehicles. Check with your current custodian to see if they will allow you to self-direct your retirement account.

For questions or to speak with a member of our Investor Relations Support team, contact:

Email: invest@cardonecapital.com

Call: 833.822.7435

Text: 305.407.0276





Uncapped Commission Potential

At Cardone Ventures, every team member has the opportunity to earn an uncapped commission through selling our products and services. We provide Sales training and resources to sell to earn commission through our Cardone University platform.



Referral Program

We value employee referrals as part of our talent acquisition strategy.

If a team member refers a candidate who is hired and stays for at least 90 days, they will receive a \$500 bonus.

This program encourages a collaborative work environment and helps us attract top talent aligned with our company values.



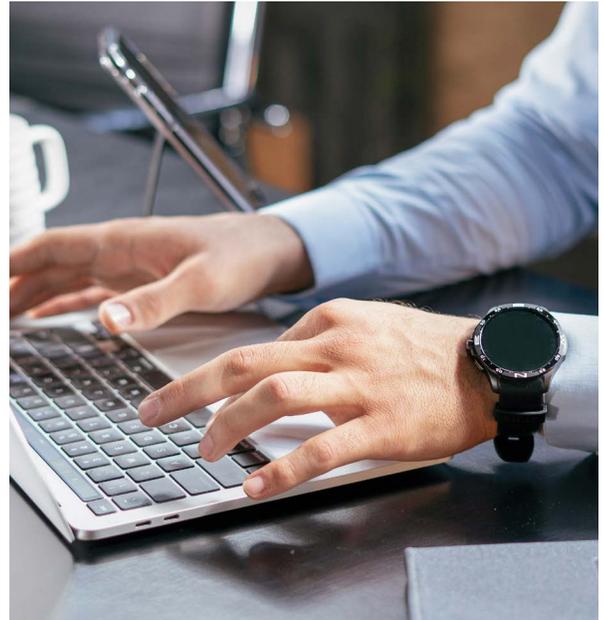


Continued Education (Internal)

We are committed to the continuous development and success of our team members by providing them with access to an extensive range of educational resources valued at over \$250,000.

These resources encompass a variety of live workshops and online courses tailored to enhance skills and knowledge in crucial areas such as:

- Sales
- Operations
- Human Resources
- Finance
- Marketing



Reimbursement

You may also seek to expand your knowledge outside of the organization through special certificates or educational opportunities in which you can be reimbursed.

Reach out to your manager and HR to obtain approval.

They will approve up to a specific amount based on tenure, performance, cost of the training, etc. Ensure that the chosen courses or certifications are relevant to your current role and contribute to your professional development.





Cardone Ventures Swag

Team members can now get 10% off all Cardone Ventures swag!

Step 1: Visit <https://store.cardoneventures.com/collections/all-products>

Step 2: Enter the following code: 10XEMPLOYEE

Disclaimer:

Please do not share this code with clients.

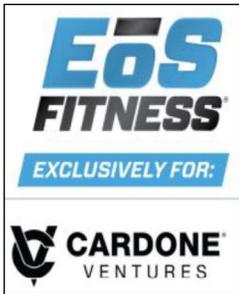




Gym Membership

Overview

Cardone Ventures is pleased to offer this comprehensive fitness benefit to enhance your health and well-being. Take advantage of this exclusive opportunity to access top-notch fitness facilities and services across the nation.



EOS Execution



1. Scan the QR code shown or visit <https://joinnow.eosfitness.com/cveosAZSNR>
2. Fill in your personal information and sign all applicable waivers.
3. You will receive a confirmation email with your Barcode Number.
4. Welcome to the EOS Black Membership!

Home gym (North Scottsdale: Northsight/Raintree) has no bearing on the member's ability to access the location(s) of their choosing.

Meal Kit Delivery

Overview

Cardone Ventures has partnered with Meal Kit Delivery services in Arizona and Florida to support your health and wellness by making nutritious meals more accessible.

Take advantage of the discount codes and tasting events to find the meal kit service that best fits your lifestyle. Enjoy the convenience of having healthy meals delivered directly to you!



Execution

1. Visit the respective meal kit delivery websites.

Arizona:

Eat Clean PHX (Discount Code: CARDONE10)

<https://eatcleanphx.com>

Florida:

Fresh Meal Plan (Discount Code: 10xhealthfmp)

<https://freshmealplan.com/?discount=10xhealthfmp>

2. Choose your meals and enter the provided discount codes at checkout.
3. Enjoy healthy, delicious meals delivered to your doorstep with exclusive savings!

CONTACT INFORMATION



PLAN TYPE	Provider	Phone	Website	Policy Number
BENEFIT ASSISTANCE	Name	Phone	Email	

STRUNK TEAM	Name	Phone	Email



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