2026

EMPLOYEE BENEFITS GUIDE



BLACKBURN™
FOUNDATION REPAIR

At Blackburn, we strive to provide you and your family with a comprehensive and valuable benefits package that enables you to have a better life. We are committed to providing benefits that support your health and wellbeing while keeping costs manageable. Starting in 2026, we are joining a select group of Thrasher/Supportworks Benefit Plans.

This change allows us to:

- **Offer better coverage options** tailored to your needs
- **Control costs** so you can enjoy high-quality benefits at a more affordable price

This year, open enrollment for benefits will take place December 8-12, 2025. Open enrollment is a brief period each year when you can choose all your benefits for the following calendar year. All employees, regardless of their current benefits, need to log in to Rippling and finalize their benefits by December 12. Elections made during the open enrollment period will become effective on January 1, 2026. For newly eligible or newly hired employees during 2026, benefits become effective on the first day of the month following thirty days of employment.

This guide will help you navigate the process and make the decisions easier for you. Please review your options carefully and reach out to DesaRay Bruggeman if you have any questions. Her email is dbruggeman@blackburnbasementrepair.com.

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Getting Started

Am I Eligible for Benefits?

If you are a full-time employee, you are eligible to enroll in our benefits. In addition, the following family members are eligible for medical, dental, vision, and supplemental insurance:

- Your legal spouse
- Your dependent child(ren) or stepchild(ren) up to age 26, including those you have placed with you for adoption or those for whom you have legal guardianship
- Disabled (child)ren who primarily depend upon you for support

When Do I Enroll?

- **New Hires**: Benefits will take effect on the first of the month following 30 days of employment.
- **Newly Eligible**: Within 30 days of eligibility date (examples: turning 26 years old or moving to full-time status)
- **Qualifying Event**: Submit via within 30 days of the event date
- **Annually**: During Open Enrollment

How Do I Enroll?

- **New hires:** Benefits start the 1st of the month after 30 days of employment. Rippling will notify you when it's time to sign up.
- **Newly eligible:** Within 30 days from eligibility date (example: turning 26 years old). Depending on the type of eligibility, you will either submit a Qualifying Life Event in Rippling or get notice from Rippling when it's time to sign up.
- **Qualifying Life Event:** Submit via Rippling within 30 days from the event date.
- **Open Enrollment:** Rippling will notify you when it's time to sign up.

How Can I Make Changes?

After you enroll during your new hire period or open enrollment, you may only change your benefits within 30 days following a Qualifying Life Event. Here's the list of Qualifying Life Events:

- Marriage, divorce, legal separation, or death
- Birth or adoption of a child
- Change in child's dependent status (i.e. reaching age 26)
- Death of a spouse, child, or other qualified dependent
- Loss of coverage through another plan

Helpful Terminology

We know that benefits can be confusing, so we've included below a glossary of terms that are often used when talking about benefits.

Annual Maximum | The total dollar amount that a plan will pay for care for an individual member or family member (under a family plan) for a specified benefit period, typically a calendar year.

Coordination of Benefits (COB) | When an individual has more than one health care plan, this is the process that the plans use to determine the amount that each will pay.

Deductible | A fixed dollar amount that the covered employee must pay out of pocket each calendar year before the plan begins reimbursing for eligible health expenses that are not considered preventive care. Plans usually require separate limits per person and per family.



Explanation of Benefits (EOB) | A paper or electronic document provided by the insurance company detailing the treatments/services that were paid for on a member's behalf. It is different from a bill.

Formulary | A list of prescription drugs covered by the health plan, often structured in tiers that subsidize low-cost generics at a higher percentage than more expensive brand-name or specialty drugs.

Health Savings Account (HSA) | Employees can put pre-tax money in this account, up to an annual limit set by the IRS. HSA funds may be used to pay for medical expenses whether the deductible has been met or not, and no tax is owed on funds withdrawn from an HSA to pay for medical expenses.

In-Network | Doctors, clinics, hospitals, and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

Lifetime Maximum | The maximum amount a plan will pay over the course of a lifetime. It may apply to an individual or a family, and typically applies to specific treatments such as orthodontic treatment

Out-Of-Network | A health plan will cover treatment for doctors, clinics, hospitals, and other providers who are out-of-network, but covered employees will pay more out-of-pocket to use out-of-network providers than for in-network providers.

Out-Of-Pocket Limit | The most an employee could pay during a coverage period (usually one year) for their share of the costs of covered services.

Premium | The amount that must be paid for a health insurance plan by covered employees, by their employer, or shared by both. A covered employee's share of the annual premium is paid periodically and deducted from his or her paycheck.

Medical Plans

For 2026, we will be offering three High Deductible Health Plans (HDHPs) through UMR. UMR's health provider network is United Healthcare. HDHPs are easy to navigate in that you do not have co-pays or co-insurance. You simply pay your medical expenses up to your deductible amount and thereafter the plan pays 100%. HDHPs may be combined with an optional Health Savings Account that allows you to save money on a pre-tax basis to pay for your medical expenses. See the Health Savings Account section in this guide for more information.

Medical Plan Options	Lowest Deductible	Traditional	Lowest Premium
	Deductible		
Employee Only	$2,500	$5,000	$7,500
Employee + 1/Family	$5,000	$10,000	$9,100
	Coverage Overview		
Preventative Visits	Covered at 100%	Covered at 100%	Covered at 100%
Office Visits	Deductible Applies	Deductible Applies	Deductible Applies
Prescription Drugs	Deductible Applies	Deductible Applies	Deductible Applies
Teladoc	$54	$54	$54

Your Plan Network

- While UMR is the administrator of our plan, United Healthcare is our provider network.
- To find a provider or medical professional, please visit www.umr.com.
- You can also download the UnitedHealthcare app. Scan the QR code to the right to download the app today and get instant access to your plan details.

Prescription & Pharmacy

Your medical insurance plan covers prescriptions. Our Pharmacy Benefit Manager is Vivid Clear, and you can contact them at 877.848.4379 for answers to your pharmacy benefit questions. Access your member portal and mobile app at www.vividclearrx.com or by downloading the app MyRxPlan and creating an account.

- If you are on a brand-name or specialty drug, you will work with SHARx to obtain that medication at a reduced cost. If SHARx cannot fill the prescription, VividClear and Amber Pharmacy will step in to source the medication.
- If you and/or a family member are on a prescription drug that is considered a "maintenance" prescription, you will be required to use mail order for a 90-day supply of that drug.
- CVS and Walgreens are not in-network pharmacies for our medical plan, meaning you

cannot use our company insurance to fill prescription drugs at those pharmacies. If you do, you will pay the store's cash price for the prescription, and your purchase will not count toward your medical plan deductible. We recommend using pharmacies like HyVee, Walmart, or Kroger to fill prescriptions.

Dental & Vision Plans

Dental

We offer dental insurance through Delta Dental. Routine exams, various X-rays, cleanings, and different treatments are all 100% covered through this plan. We offer two plans – one with orthodontia coverage and one without. Here are more details:

- Annual Deductible: $50 per person / $150 per family
- Annual Maximum Benefit: $1,500 (for each person on the plan)
- Lifetime Maximum Benefit for Orthodontia: 50% coverage of orthodontia treatment up to $3,000 (for each person on the plan, including adults)
- Preventive Services (cleanings, exams, x-rays): Covered at 100%
- Basic Services (fillings, oral surgery): You pay 15% after your deductible
- Major Services (crowns, dentures, bridges): You pay 50% after your deductible

Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network dentist. For a complete list of in-network providers near you, visit www.deltadental.com and select "Member Tools."



Vision

We offer vision insurance through EyeMed. This plan helps you pay for vision care expenses, such as your annual eye exam, eyeglasses, and more. Although you have the option to see any provider you wish, you will receive the best benefits when you choose an in-network provider. For a complete list of in-network providers near you, see EyeMed's Enhanced Provider Locator on www.eyemed.com.

- Every 12 months, you can schedule your eye exam. You will pay a $20 co-pay, then the rest of the exam cost is covered if the provider is in the EyeMed network.
- Need new glasses? You can get new lenses after a $25 co-pay every 12 months. You can get new frames every 24 months. The plan pays a $140 allowance on frames and a 20% discount on anything over that amount.
- Rather have contacts? Every 12 months, in lieu of glasses, you can order your contacts with your $140 allowance. For anything over $140, you get a 15% discount.



Health Savings Account (HSA)

We are pleased to announce that we are now offering a **Health Savings Account (HSA)** through Rippling. An HSA is a tax-advantaged savings account that helps you pay for qualified medical expenses. It's designed for individuals enrolled in one of our **High-Deductible Health Plans (HDHP)**.

Key Features:

- **Triple Tax Advantage:** Contributions are **tax-free**. Money grows **tax-free**. Withdrawals for qualified medical expenses are **tax-free**.
- **You Own It:** The account is yours—even if you change jobs or retire.
- **Use It for Today or Tomorrow:** Funds roll over year to year, and you can invest your balance for future healthcare costs.

Contribution Limits (2026):

- Individual: $4,400 and Family: $8,750
- If you are Age 55+: + $1,000 catch-up contribution

During your medical plan enrollment, you will choose your monthly HSA contribution (if any).

Voluntary Benefits | AFLAC

Who hasn't been blindsided by an unexpected medical bill? That's why there's Aflac. They can help take care of the expenses that health insurance doesn't cover, so you can take care of everything else.

Cancer/Specified-Disease: Aflac's cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer occurs.

Accident: Accidents happen. When a covered accident happens to you, Aflac's accident insurance policy pays you cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

Critical Illness (Specified Health Event): An Aflac specified health event insurance policy is designed to help with the costs of treatment if you experience a covered health event.



Hospital Confinement Indemnity: Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

Short-Term Disability: How would you pay your bills if you're disabled and can't work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.

Employee Assistance Program

Life is not always easy. Sometimes a personal or professional issue can affect your work, health, and general wellbeing. During these tough times, it is important to have someone to talk to and let you know you are not alone. We offer free 24/7 access to comprehensive and confidential Employee Assistance Program (EAP) services to you and everyone in your household through TELUS Health One. The EAP offers help for family issues, legal issues (one 30-minute session per issue), financial issues, mental wellness issues, health issues, and more.



FAMILY COUNSELING OPTIONS

- 3 sessions per year per issue per person in your household
- Over the phone, face-to-face, or video sessions
- National Network of Licensed Providers
- 24/7/365



CARENOW PROGRAM

- Interactive content and articles
- Exercises and meditation
- Podcasts and videos



HEALTH & WELLNESS COACHING

Through the EAP, you can gain personal coaching on the following topics:

- Tobacco/nicotine cessation
- Stress Management
- Weight Management
- Diabetes Prevention
- Sleep Habit Management

Online: one.telushealth.com (User ID: thrasher | Password: eap)

Call 24/7: 1.800.433.7916

Download The App:

- Search "TELUS Health One" or Scan the QR Code
- Login using your user ID and password above

Retirement Plan | 401(k) Savings Plan

401(k) Savings Plan

An important part of your benefits package is the 401(k) savings plan. This plan can help you prepare for your future. All full-time employees are eligible to enroll through Principal Financials' website. When it comes to retirement savings, you can either pay taxes now or you can pay taxes later. That decision can be an important part of choosing which type of retirement savings account you want to use. You can choose one or the other, or both.



We have two (2) plan options for our employees:

- **Pre-Tax (Traditional) |** Pre-tax accounts provide a tax break now. Your contributions are not taxed at the time of investment. Instead, taxes are paid on withdrawals, including any earnings. Getting a tax break at the time of investment will leave more money in your pocket now — money that you can invest, save, or spend.
- **Post-Tax (Roth) |** Roth accounts provide a tax advantage later. Roth contributions are made with money that has already been taxed, so you will not have to pay taxes on qualified withdrawals, including any earnings.

Enrolling In The 401(k) Plan

Visit www.principal.com/enroll to create an account with a username/password and your personal information. Once you create an account, you can enroll in the plan OR Text to enroll by texting the word "**enroll**" to **78259**.

Life Insurance

Company Paid Life Insurance

The company pays for $100k in life insurance per employee. This insurance is through Principal.

Voluntary Life Insurance

You may purchase additional life insurance through Principal.

Provider Contact List

Medical And Prescription Drug
United Health Care (UMR)
Phone: 866.801.4409 / TTY 711
Website: http://www.umr.com/

Dental
Delta Dental
Phone: 866.827.3319
Website: www.deltadentalne.org

Short-Term Disability
AFLAC
Phone: 800-955-7736
Website: www.aflac.com

401(k) Retirement Plan
Principal
Phone: 800.547.7754
Website: www.principal.com

Life Insurance
Principal
Phone: 800.843.1370
Website: www.principal.com

Health Savings Account (HSA)
See your Rippling Account

Vision
EyeMed
Phone: 866.939.3633
Website: www.portal.eyemedvisioncare.com

AFLAC Supplemental Plans
AFLAC
Phone: 800-955-7736
Website: www.aflac.com

True Advocate Team
Assists with:
Benefit coverage questions, order ID cards, help with filing claims, answering your claim questions, and finding a provider.

Phone: 888.655.9980
Hours: M-F 7:30 am to 5 pm CT
Email: trueadvocate@truenorthcompanies.com





Benefits Portal. Want even more information? Our Benefits Portal has all the benefit information you could want. Check it out at www.blackburnbenefits.com.

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2026 Weekly Premium & Rates

**The rates listed below are based on 48 deductions throughout 2026.*

Medical	Low Deductible Plan	Traditional Plan	Low Premium Plan
Employee Only	$72.00	$44.40	$31.00
Employee + Spouse	$132.00	$114.00	$92.00
Employee + Child(ren)	$120.00	$97.00	$83.00
Family	$192.00	$155.00	$136.00

Dental	No Orthodontia Plan	Orthodontia Plan
Employee Only	$0.00	$5.00
Employee + 1	$8.00	$12.00
Employee + 2 or More	$15.00	$22.00

Vision	
Employee Only	$0.00
Employee + Spouse	$2.00
Employee + Child(ren)	$2.10
Family	$3.10

Life & Supplemental	
Cancer	See Aflac Representative
Critical Illness	See Aflac Representative
Accident	See Aflac Representative
Hospital Indemnity	See Aflac Representative
Short-Term Disability	See Aflac Representative
Company-Paid Life	Paid for by company
Voluntary Life	Rates vary; calculated within Rippling