

INCOME PROTECTION

Lincoln Financial’s **Short-Term Disability (STD)** Insurance is designed to maximize flexibility and simplicity and will pay you a weekly benefit if you have a covered disability that keeps you from working.

- Benefit Amount: 60% of weekly base salary up to \$1,000 per week
- Benefits Begin: After 14 days of disability
- Benefits Duration: 13 weeks including 14-day elimination period listed above

Lincoln Financial’s **Long-Term Disability (LTD)** Insurance provides income replacement benefits for you and your family in the unfortunate event you are unable to work for an extended period of time due to injury, illness, or pregnancy.

- Benefit Amount: 60% of monthly base salary up to \$7,000 per month
- Benefit Begin: After 90 days of disability (13 weeks)
- Benefits Duration: Please speak with a Benefits Counselor for benefit duration period
- Pre-Existing Conditions: 3/12 (if you receive treatment for a diagnosis in 3 months prior to your enrollment date in Chalk’s LTD program, that specific diagnosis will not be covered under the LTD plan for 12 months).

ACCIDENT PROTECTION

You prioritize your family's safety, but accidents can occur. **Voya's** Accident Insurance offers extra coverage to help manage medical expenses and living costs resulting from unexpected injuries.

**\*NEW for 2025\*** Chalk is providing the "Core" Accident Plan to employees enrolled in medical insurance at no cost. All employees have the option to enroll, add dependents or elect enhanced coverage with the "Buy Up" Accident plan.




★ *The Accident Protection plan also provides a wellness benefit payout to all covered members who receive their applicable preventive care. That means you will get paid to get your preventive care! The wellness benefit is a \$50 payout. The payout amount is per insured person, per calendar year.*

CRITICAL ILLNESS

**Voya’s** Critical Illness insurance protects you and your family in the event of a serious illness or other covered medical condition.

**\*NEW for 2025\*** Chalk Mountain is providing \$5,000 in Critical Illness coverage to employees enrolled in medical insurance at no cost. Employees have the option to purchase additional coverage and enroll dependents.

ELECTION AMOUNTS

	<b>Employee</b> Employer-paid \$5,000 (enrolled in medical) <b>May enroll in additional</b> \$10,000, \$20,000 or \$30,000		<b>Spouse / Domestic Partner</b> (employee must be enrolled) \$5,000, \$10,000, \$20,000 or \$30,000		<b>Dependent Child(ren)<sup>4</sup></b> (employee must be enrolled) Up to 50% of Employee's Benefit
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★ *The Critical Illness plan also provides a wellness benefit payout to all covered members who receive their applicable preventive care. That means you will get paid to get your preventive care! The wellness benefit is a \$50 payout. The payout amount is per insured person, per calendar year.*

HOSPITAL IDEMNITY

**Voya’s** Hospital Indemnity Insurance is designed to help provide financial protection for covered individuals by paying a fixed daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility.

**\*NEW for 2025\*** Chalk Mountain is providing the "Core" Hospital Plan to employees enrolled in medical insurance at no cost. Employees have the option to enroll dependents or elect enhanced coverage with the "Buy Up" Hospital Plan.

★ *The Hospital Idemnity plan also provides a wellness benefit payout to all covered members who receive their applicable preventive care. That means you will get paid to get your preventive care! The wellness benefit is a \$50 payout. The payout amount is per insured person, per calendar year.*



Chalk Mountain Services of Texas, LLC

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Featured pieces of the 2024 Chalk Kid's Art Contest

ABOUT THIS YEAR'S ENROLLMENT PROCESS

Chalk's Benefit Counselors will provide you with a detailed explanation of your entire benefit program and costs to help you make informed decisions about your coverage. They will review your benefits with you on an individual, confidential basis. All employees MUST call the Benefit Center to enroll or decline benefits coverage for 2025. Other than Open Enrollment, you are able to make changes to your benefits if you experience a Qualifying Life Event (QLE). In the event of a QLE, please contact Human Resources (HR); proof of the QLE must be submitted to HR within 30 days of the qualifying life event in order to change current benefit elections.

To access the pricing for all the featured plans in this trifold, simply scan the QR Code to view the 2025 Benefit Guide.

MyPHA - ALWAYS START WITH JESSIE!

Chalk partners with **MyPHA** to offer free healthcare support for employees and their families through a Personal Health Assistant, Jessie. Jessie, a healthcare professional, helps with decision-making, appointment scheduling, billing concerns, and maximizing benefits. Conversations are confidential. Contact Jessie at 972-591-2660 or [jessie.garcia@mypha.com](mailto:jessie.garcia@mypha.com) for assistance.

NEW HIRE ENROLLMENT

Before speaking with a Chalk Benefit Counselor, have the following ready: dependents' names, birth dates, social security numbers, addresses, and phone numbers. Additional documentation may be required when adding a dependent.

**TO ENROLL, OR DECLINE COVERAGE - CALL:**  
**Chalk Benefits Services Center**  
**(866)602-9001**  
**Monday - Friday: 8:00am - 5:00pm (CST)**

Please note: Employees have to enroll within 30 days of their hire date to be eligible for benefits, with an effective date of the first of the month following a 60-day waiting period.

HEALTH SAVINGS ACCOUNT (HSA)

Chalk Mountain assists with out-of-pocket health care expenses by contributing \$650 per plan year to employee's **Optum Bank** HSA accounts. Only employees who enroll in the High Deductible Health Plan (HDHP) are eligible to open an HSA. If you enroll in the Buy-Up PPO Plan, you are not eligible to enroll in the HSA.

- For the 2025 calendar year, HSA maximum contribution amounts (\$3,650 Individual and \$7,900 for Family).
- The employer HSA contribution will be made to your HSA on a prorated, per payroll basis, meaning \$25 will be contributed to your HSA each payroll cycle.

This brochure outlines eligibility requirements, enrollment procedures, and coverage dates for the Company's benefits. It is not a legal document and does not guarantee employment or continued benefits. For complete details, refer to the Summary Plan Descriptions (SPDs), which govern each Plan. Actual Plan documents will be used for any benefit interpretation.

MEDICAL & PRESCRIPTION BENEFITS

Chalk Mountain will be partnering with **Health Plans Inc.** (HPI) as our health plan administrator in 2025. Chalk will be offering four different medical plans that include both PPO Copay Plans and High Deductible Health Plans (HDHP).

Our pharmacy plan is administered by **TrueRx**. If you enroll in one of the medical plans you will automatically receive Rx coverage through TrueRx. When you need prescriptions, you can purchase them through a local retail pharmacy, or for medications you take on an ongoing basis, through the mail order program.

**SHARx** is Chalk's high cost prescription savings program. If you are eligible for the SHARx program, you must enroll to receive your prescription. *If you have any questions regarding our medical & pharmacy administrators or plans, contact Jessie at MyPHA (contact info on page 1).*

Medical plan choices include:

- PPO Plan:** Cigna Network
- HDHP Plan:** Cigna Network



- PPO Plan:** Employers Health Network (EHN) & PHCS VDHP
- HDHP Plan:** Employers Health Network (EHN) & PHCS VDHP



	PPO Plan	HDHP Plan
	In-Network	In-Network
Annual Deductible	Individual: \$3,000 Family: \$6,000	Individual: \$4,000 Family: \$8,000
Annual Out-of-Pocket Maximum (Includes Annual Deductible)	Individual: \$5,000 Family: \$10,000	Individual: \$6,000 Family: \$12,000
	You Pay	
Preventive Care	Covered by plan at 100%; deductible waived	Covered by plan at 100%; deductible waived
Primary Care Physician (PCP)	\$25 copay	10% after deductible
Specialist Care	\$50 copay	10% after deductible
Urgent Care	\$75 copay	10% after deductible
Inpatient Hospital Care	10% after deductible	10% after deductible
Outpatient Surgery	10% after deductible	10% after deductible
Emergency Room	Visits 1 and 2: \$500 copay Visits 3 or more: deductible + coinsurance	10% after deductible

	PPO Plan - EHN	HDHP Plan - EHN
Network	EHN & PHCS VDHP	EHN & PHCS VDHP
Annual Deductible	Individual: \$2,000 Family: \$4,000	Individual: \$4,000 Family: \$8,000
Annual Out-of-Pocket Maximum (Includes Annual Deductible)	Individual: \$4,000 Family: \$8,000	Individual: \$6,000 Family: \$12,000
	You Pay	
Preventive Care	Covered by plan at 100%; deductible waived	Covered by plan at 100%; deductible waived
Primary Care Physician (PCP)	\$25 copay	10% after deductible
Specialist Care	\$50 copay	10% after deductible
Urgent Care	\$75 copay	10% after deductible
Inpatient Hospital Care	10% after deductible	10% after deductible
Outpatient Surgery	10% after deductible	10% after deductible
Emergency Room	Visits 1 and 2: \$500 copay Visits 3 or more: deductible + coinsurance	10% after deductible

To access the pricing for all the featured plans in this trifold, scan the QR Code on page 1.

DENTAL BENEFITS

Chalk's Dental Plan is administered through **Cigna** and utilizes the DPPPO Total Network. The Dental Plan provides you and your family with coverage for typical dental expenses, such as cleanings, X-rays, fillings, and orthodontia.

	Dental Choice Plan
	In-Network
Calendar Year Deductible (You Pay)	Individual: \$50 Family: \$150
Calendar Year Benefit Maximum (Plan Pays)	Per Individual: \$1,500
	You Pay
Preventive Care Oral Exams, Routine Cleanings (2 per year), including X-rays, Sealants and Space Maintainers	Covered by plan at 100%; deductible waived
Basic Services Fillings, Extractions, Endodontics and Periodontics	20% after deductible
Major Procedures Crowns, Dentures, Bridges	50% after deductible
Orthodontia (Plan Pays) Adults and Children to age 26 Lifetime Orthodontia Maximum	50% after deductible Up to \$2,000 per person
Out-of-Network Reimbursement	90 <sup>th</sup> Percentile

VISION BENEFITS

Chalk's Vision Plan promotes preventive care through regular eye exams and provides coverage for corrective materials, such as glasses and contact lenses. The Plan is administered through **Cigna/EyeMed** combined network.

	Vision Plan	
	In-Network (You Pay)	Out-of-Network (Reimbursement)
Exam (once every 12 months)	\$10 copay	Up to \$45
Materials	\$25 copay	See allowance amounts below
Lenses Coverage (once every 12 months) Single Vision Bifocals Trifocals Lenticular	Covered at 100% after materials copay	Up to \$32 allowance Up to \$55 allowance Up to \$65 allowance Up to \$80 allowance
Frames (once every 24 months) Retail Frame Equivalent	Up to \$130 allowance + 20% off balance	Up to \$71 allowance
Contacts' (once every 12 months) Fitting & Lens Allowance	Up to \$130 allowance	Up to \$105 allowance

SURVIVOR BENEFITS

BASIC LIFE AND AD&D INSURANCE - PAID 100% BY CHALK

Chalk offers Life and Accidental Death and Dismemberment (AD&D) insurance coverage to provide financial protection in the event you die while you are still working or become injured as a result of an accident. This coverage is administered through **Lincoln Financial**. This coverage is offered at no charge to you and is active for the duration of your employment.

Basic Life/AD&D Coverage		
Basic Life and AD&D Amount		
		\$50,000
Employee	Spouse/Domestic Partner	Child(ren) – 6 months to age 26
Coverage: Increments of \$10,000 to a maximum of the lesser of 5x annual salary or \$500,000 Guarantee Issue (GI): \$300,000	Coverage: Increments of \$5,000 to a maximum of \$500,000, not to exceed 100% of employee election Guarantee Issue (GI): \$50,000	Coverage: Increments of \$1,000 up to \$10,000 Guarantee Issue (GI): \$10,000 No EOI required