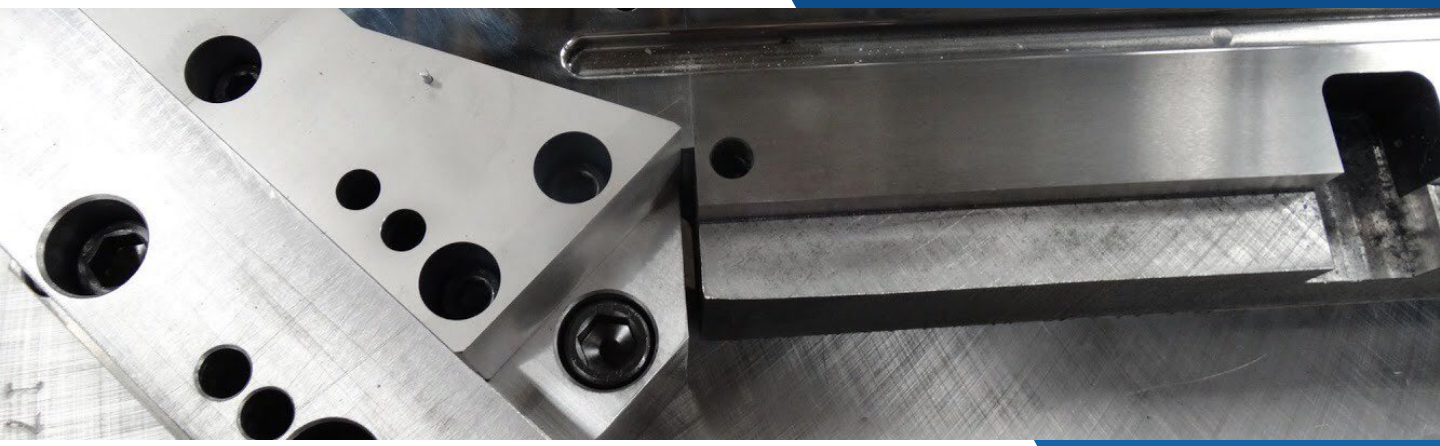
LEDFORD ENGINEERING



EMPLOYEE BENEFITS GUIDE

January 2026

Employee Medical Plan

Employee Dental Plan

Life and Disability Insurance

Effective January 1st, 2026



Welcome to Your Annual Enrollment for 2026 Benefits!

Because our employees are important to us and the success of our business, Ledford Engineering offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

Elections you make during this enrollment period will become effective January 1, 2026.

Disclaimer

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact the office manager.

The information provided in this summary is for comparative purposes only. Actual claims paid are subject to the specific terms and conditions of each contract. This benefit summary does not constitute a contract.

The information in this booklet is proprietary. Please do not copy or distribute to others.



Created by TrueNorth® for Ledford Engineering

Who is Eligible?

Part of your total compensation at Ledford Engineering includes a comprehensive benefits package. If you are a full-time employee and meet certain requirements as outlined in the employee handbook you are eligible for the employee benefits program.

Ledford Engineering has an annual enrollment period for the employee benefits insurance. If you do not elect at annual enrollment you will be required to have a qualifying event in order to come on to the plan.

How to Enroll/Re-Enroll

This is your annual opportunity to elect benefits for the 2026 plan year. Life and disability are available but will require evidence of insurability if you are coming on as a late entrant.

Once you have made your elections, you will not be able to change them until the 2027 re-enrollment, unless you have a qualified life event change in status.

Qualified Changes for 2026

Qualified changes in status include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, or termination of adoption proceedings, or change in spouse's benefits or employment status.

When you decide to enroll on the plan with a life event change, you will be required to do so within 30 calendar days of the event.

When Benefits End

When your employment ends, or if you are dropping coverage due to a qualifying event, your medical and dental benefits will terminate at the end of the month in which the event or your termination occurs.

DIRECT LINK TO LEDFORD ENGINEERING COMPANY'S ONLINE BENEFITS PORTAL:

Control+Click on Link https://myledfordbenefits.com

Refer to this list when you need to contact one of your benefit vendors.
For general information contact the office manager.

MEDICAL page 5

United Healthcare Level Funded
Customer Service
800-291-2634
www.myuhc.com

DENTAL page 6

Delta Dental
Customer Service
800-544-0718
www.deltadental.com

FLEXIBLE SPENDING page 7

UnitedHealthcare
Customer Service
800-318-5311
www.custservice@uhcservices.com

LIFE AND AD&D page 8

Mutual of Omaha
800-775-8805
www.mutualofomaha.com

STD AND VOL LTD page 9

Mutual of Omaha
800-775-8805
www.mutualofomaha.com

SUPPLEMENTAL PLANS page 12

Supplemental Insurance Services
800-936-6813

TRUENORTH® CONTACTS

TrueAdvocate Team – for questions regarding:

- Deductibles
- Copays
- ID Cards
- Claims Questions
- Benefit Changes

888-655-9980
trueadvocate@truenorthcompanies.com

HOW TO FIND AN IN NETWORK PROVIDER

Phone Number 800-291-2637
Provider Search www.myuhc.com

To search for a provider, visit the site above and click on "Search for doctors and hospitals". Choose a location and Choice Plus network. Enter Zip.

BENEFITS	Plan 1 United Healthcare Level Funded P2000i80LX21B	Plan 2 United Healthcare Level Funded HSA HP3400257 5i7026B
Deductible	$2,000 Single $4,000 Family	$3,400 Single $6,800 Family
Coinsurance	20% In Network	30% In Network
Out of Pocket Maximum	$5,000 Single $10,000 Family	$7,600 Single $15,200 Family
Office Visit Copay	$25 PCP $75 Non-PCP $50 Urgent Care	$25 PCP $75 Non-PCP $50 Urgent Care
Preventive Office Copay	Covered at 100%	Covered at 100%
Emergency Room Copay	$300 copay + 20% Coinsurance (after deductible)	$300 Copay + 30% coinsurance (after copay)
Prescription Drug	$10/$35/$75/$250	$10/$35/$70/$150

For a more complete understanding of benefits and coverage under each plan, please refer to the Summary of Benefits and Coverage.

Employee Weekly Cost

Coverage Level	P2000i80LX21B	HP3400257 5i7026B
Employee Only	$33.29	$26.88
Employee + Spouse	$64.97	$52.14
Employee + Child(ren)	$61.81	$49.62
Family	$96.65	$77.41

HEALTHIESTYOU

HealthiestYou offers 24/7 access to a doctor via online video, phone call or mobile app. We know you don't get sick on a schedule and it's not always convenient to leave home or work to visit a doctor. Healthiest You gives you access to convenient, quality healthcare, anytime, from anywhere!

That means a physician is always just a call, click or swipe away when you:

- Wake up at 2 a.m. with flu-like symptoms
- Get a scratchy throat at work but can't afford to leave
- Feel under the weather during a vacation, on a business trip or away from home

Accessing the service is easy:

1. Download the HealthiestYou app or visit member.healthiestyou.com
2. Have your UHC member ID card ready.
3. Create an account or sign in

Once you have registered your account, accessing care is easy!

1. Provide medical history
   Health information is provided during account setup, which is reviewed by the physician prior to a consult
2. Request a consult
   You can connect with the first available physician or schedule an appointment for a convenient time
3. Talk with the physician
   Within minutes, a physician will call back, listen, diagnose the issue and prescribe medication, if medically necessary
4. Pick up the prescription
   The prescription is sent electronically to a local pharmacy selected by you

HealthiestYou doctors can diagnose many health issues like cold and flu symptoms, allergies, ear infections, rash and skin problems:

Abdominal Pain	Cough	Dizziness
Blood Pressure issues	Bronchitis	Sinusitis
Sore Throat	Skin Injury	Sprains & Strains
Headache/Migraine	Cold	Flu
Fever	Pink eye	Urinary Tract Infection
Laryngitis	Strep	Poison Ivy/Oak
Yeast Infection	Joint Pain/Swelling	Backache

HEALTH SAVINGS ACCOUNT

If you enroll in Plan 2 HP34002575i7026B, you may be eligible to open and contribute to a Health Savings Account.

A Health Savings Account (HSA) is an account funded to help you save for future medical expenses. There are certain advantages to putting money into these accounts, including favorable tax treatment.

WHO CAN HAVE AN HSA?
Any adult can have an HSA if you:

- Have coverage under a qualified High Deductible Health Plan (HDHP)
- Have no other first-dollar medical coverage (Including a spouse's general purpose Flexible Spending Account)
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return

HSA CONTRIBUTIONS
Contributions to your HSA can be made by you via payroll deduction on a pre-tax basis. You can make contributions to your HSA each year that you are eligible. Your total contribution for 2025 cannot be more than:

- Single Coverage: $4,400
- Family Coverage: $8,750
- Additional Catch Up Contribution (Age 55+): $1,000

ADVANTAGES OF HSAs

- **Security**: your HSA can provide a buffer for unexpected medical bills
- **Affordability**: your monthly health insurance premiums are less on the HDHP
- **Flexibility**: you can use your HSA to pay for current medical expenses or save your funds for future needs
- **Savings**: you can save the money in your HSA and grow your account through investment earnings
- **Portability**: the money in your HSA is always yours, even if you change jobs, change medical coverage, become unemployed, or move to another state
- **Ownership**: funds remain in the account from year to year. There are no "use it or lose it" rules for these accounts.

If you would like to open a Health Savings Account (HSA) to coincide with your enrollment into the **Plan 2 HP34002575i7026B HSA** plan option, you may do so through the bank of your choice. Once you have the account set up provide the HSA Routing and Account information to Mark Widmer.

MEDICAL REIMBURSEMENT ACCOUNT

Allows you to pay for unreimbursed medical, dental or vision expenses with tax-free dollars.
Maximum election is $3,400
Claim filing deadline is March 31, 2027

Reminder:

- Up to $660 of unused Medical Reimbursement Account funds from 2025 will automatically roll over to be used in 2026.
- Up to $680 of unused Medical Reimbursement Account funds from 2026 will automatically roll over to be used in 2027.
- You can still elect the maximum listed above in addition to any amount rolled over for the new year.

DEPENDENT CARE REIMBURSEMENT ACCOUNT

Allows you to pay for dependent care expenses with tax-free dollars
Care during working hours for children under age 13
Care during working hours for disabled spouse, child or parent living with you
Maximum election is $7,500
Claim filing deadline is March 31, 2027
Rollover does not apply to the Dependent Care account

Employees must complete the UnitedHealthcare Enrollment form each year if electing to participate in reimbursement accounts.

HOW TO FIND AN IN NETWORK PROVIDER

Phone Number 800-544-0718
Provider Search www.deltadentalia.com/find-a-provider

To search for a provider, visit the site above and click on "Delta Dental Network Dentist" and then enter your search criteria.

Services	Amount You Pay	
	Premier	Non-Par
Preventive Services	20% coinsurance	40% coinsurance
Deductible	$25 Per Person	$50 Per Person
Basic Services	50% coinsurance	60% coinsurance
Major Services	50% coinsurance	60% coinsurance
Annual Maximum	$1,500	$1,500
Child Ortho	50% coinsurance $1,500 lifetime max	50% coinsurance $1,500 lifetime max

Employee Weekly Cost

Coverage Level	Dental
Employee Only	$1.41
Employee + Spouse	$3.00
Employee + Child(ren)	$3.19
Family	$5.01

BASIC LIFE AND AD&D – MUTUAL OF OMAHA

Ledford Engineering provides full-time employees with a $25,000 life insurance policy and accidental death and dismemberment (AD&D) insurance. **Ledford Engineering pays the full cost of this benefit and is provided by Mutual of Omaha.**

VOLUNTARY LIFE AND AD&D – MUTUAL OF OMAHA

Ledford Engineering understands that each employee has unique financial planning needs. Some employees may want additional life insurance protection for themselves and their family and we are offering an affordable solution. Employees have the option of electing additional life and accidental death and dismemberment (AD&D) insurance for themselves and eligible family members. You can elect the amount that best meets your individual needs and budget up to $250,000 or 5 times your annual earnings. You will be responsible for the cost of this benefit which is administered by Mutual of Omaha.

Life and AD&D	Benefit Amount
Employee	Increments of $10,000 up to $250,000 or 5 times earnings. Guarantee Issue up to $50,000.
Spouse	Increments of $5,000 up to $50,000 or 50% of employee. Guarantee Issue up to $25,000.
Children	Increments of $1,000 for children 14 days and older. Maximum benefit $10,000 or up to 50% of employee voluntary life coverage.

DISABILITY INCOME BENEFITS

Ledford Engineering provides full-time employees Short-Term Disability income benefits and the option to enroll in Voluntary Long-Term Disability income benefits through Mutual of Omaha. In the event you are injured or become ill, disability income benefits are provided as a source of income. You are not eligible to receive Short-Term Disability benefits if you are receiving Workers' Compensation benefits.

	Short-Term Disability	Voluntary Long-Term Disability
Benefits Begin	1st day accident/ 8th day illness	180 day Elimination Period
Benefits Payable	For 26 weeks	Social Security Normal Retirement Age (SSNRA)
Maximum Benefit	Weekly Maximum of $750	Monthly Maximum of $5,000

ASSURITY ACCIDENT EXPENSE INSURANCE

Even with a good health insurance plan, a trip to the doctor or hospital can be expensive. If you or someone in your family is hurt in an accident, the last thing you want to think about is how you are going to pay for medical care.

Accident expense Insurance provides peace of mind and gives you additional cash to help pay your health insurance deductible and other expenses.

Group Accident Expense pays a benefit directly to you when you receive treatment for a covered accident.

ASSURITY CRITICAL ILLNESS INSURANCE

More people are surviving life-threatening illnesses than ever before. Unfortunately, the cost of critical illness care is high, and medical bills can follow survivors long after they've proven victorious in their fight.

Critical Illness insurance pays a lump-sum benefit directly to you if you are diagnosed with a stroke, heart attack, or several other covered conditions.

ASSURITY HOSPITAL INDEMNITY INSURANCE

A Hospital stay can be expensive – even a with good health insurance plan. If you or someone in your family gets sick or injured and needs to go to the hospital, the last thing you want to think about is how you are going to pay for medical care.

Hospital Indemnity Insurance provides peace of mind and gives you additional cash to help pay your health insurance deductible and other expenses resulting from a hospital stay.

Hospital Indemnity Insurance pays a benefit directly to you, starting at admission, for each day of hospital confinement.

In order to offer a coverage, a minimum of 2 employees must enroll in that coverage.

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