



2026

EMPLOYEE BENEFIT & PERKS GUIDE

Open Enrollment 2026

December 12–21, 2026



Welcome to the start of Open Enrollment! If you are not sure what that means or what you need to do, do not worry. We will walk you through essential steps and deadlines. This year, open enrollment will take place December 12–21, 2026.

We're committed to providing benefits that support your health and well-being 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

Our goal is to ensure you and your families have access to comprehensive, competitive benefits without unnecessary financial strain.

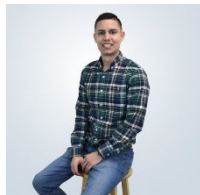
Thank you for your continued dedication and trust as we take this step toward improving your benefits experience.

Please review your options carefully during open enrollment and reach out if you have any questions.

Thank you,



Dave Congemi
General Manager



Brayam Polania
HR Generalist



Crystal Foist
Controller

2026 Benefits & Perks Guide



We strive to provide you and your family with a comprehensive and valuable benefits package that enables you to have a better life. That means we want to make sure you are getting the most out of your benefits. This guide will help you navigate the process and make the decisions easier for you.

Open enrollment is a brief period each year when you can choose all your benefits for the following calendar year. This year, open enrollment is from December 12–21, 2026. All employees, regardless of their current benefits, will need to log in to Employee Navigator and finalize their benefits by December 21. Elections made during the open enrollment period will become effective on January 1, 2026. For newly eligible or hired employees, benefits become effective on the first day of the month following thirty days of employment.

If you have questions about any of the benefits mentioned in this guide, please contact Brayam.

Throughout the open enrollment process, you will have several decisions to make. This guide is your resource to make the most of your benefits.

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Getting Started

Am I Eligible for Benefits?

If you are a full-time employee, working 30 hours or more per week, you are eligible to enroll in our benefits. In addition, the following family members are eligible for medical, dental, vision, and voluntary life coverage:

- Your legal spouse
- Your dependent child(ren) or step-child(ren) up to age 26, including those you have placed with you for adoption or lead guardianship, or disabled child(ren) who need your 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 (turning 26 years old)
- **Qualifying Event:** within 30 days of the event date
- **Annually:** During Open Enrollment

How to Enroll in Benefits | To enroll in your benefits visit Employee Navigator's website at employeenavigator.com/benefits/Account/Login.

Benefits Enrollment Checklist

There are several things you can do to best prepare yourself for enrolling in your health benefits.

Here are a few things to keep in mind:

- Review this guide, which highlights all of our benefit options for the 2026 plan year.
- You can make all of your benefit elections online. Login to Employee Navigator to verify your personal information, elect, decline, make changes, or terminate benefits.
- Update or identify a beneficiary designation for your life insurance. You may log in to Employee Navigator to update your beneficiary as needed.
- If you are enrolling dependent(s) in benefits, be sure to gather any documents or information needed to enroll them. *(Example: social security number, contact information, etc.)*
- Before submitting your final benefit decisions, review and finalize all of your elections.

When Else 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. The decisions you make during your new hire period or open enrollment cannot be switched for all of 2026, so it is important to weigh your options carefully.

- **If you will have a big life event this year.** Decide whether you will be adding another person to your benefits, then do the math. Maybe it makes sense to add your family to your plan and have your spouse or partner drop off their employer's plan.
- **If you are expecting a big medical procedure this year.** Common procedures, like having a baby or knee replacement surgery, can be expensive. If you hit your deductible or out-of-pocket maximum, you will want to think of your total anticipated costs throughout the year, including what you will spend on premiums, to make the best decision.

Helpful Terminology

We know that benefits can be confusing, so you will see more resources in this guide than ever before. The following is a glossary of health benefit terms. These are the common 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 a member 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 money in this account, up to an annual limit set by the IRS, using pre-tax dollars. 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 his or her 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, such as monthly, and deducted from his or her paycheck.

Medical Plans

For 2026, we will be offering three (3) HDHPs to help you meet your goals. These plans align with our goal of fostering consumer-driven behaviors that prioritize value and efficiency in healthcare spending.

A High-Deductible Health Plan (HDHP) is an insurance plan that typically offers lower premiums and higher deductibles. This means individuals with HDHPs normally pay less each month but more on their yearly medical expenses before their insurance policy begins paying. Individuals with an HDHP are eligible for an optional Health Savings Account (HSA). With an HSA, you can set aside money, pre-tax, that can be applied toward your deductible or other medical-related expenses.

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

These plans do not have co-pays or co-insurance. You will be responsible for all costs up to the deductible. Once the deductible is met, the plan pays all future expenses 100%.

Your Plan Network | Our health insurance coverage provider is United Health Care. To find a provider or medical professional, please visit <https://www.myuhc.com>.

When you want to easily access your health information anywhere you go, the UnitedHealthcare app is your go-to. Scan the QR Code on the right to download the app today and get instant access to your plan details.

- Find network care options for doctors, clinics, and hospitals in your area.
- Talk to a doctor by video 24/7.

Manage your health plan details

- Generate and share digital health plan ID cards.
- View claims and account balances.
- Manage prescription drugs and refills.



Stay on top of costs

- Estimate the costs of common procedures.
- View your copay, annual deductible, and out-of-pocket expenses.

Prescription & Pharmacy

Maintenance Prescriptions & Mail Order

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. Maintenance drugs are typically taken regularly to manage chronic or long-term health conditions and can be dispensed in 90-day increments. Continuing in 2026, all maintenance prescriptions will need to be filled through Hy-Vee’s mail order for the drugs to be covered by the plan. *Although Hy-Vee’s are not a local pharmacy for us, their mail order will deliver this right to your home.*



CVS and Walgreens will not be covered as an in-network pharmacies for our health insurance plan. That means you cannot use our company insurance to fill prescription drugs at those pharmacies in 2026. If you do, you will pay the store’s cash price for the prescription, and your purchase will not count toward your health plan deductible. We understand this may require adjustments to your pharmacy routine, but other excellent pharmacies are in-network and often offer lower costs.

- **Walmart Pharmacy:** Walmart offers hundreds of prescriptions for \$4. Their pharmacies are convenient and often have lower prices than traditional pharmacies.
- **Winn Dixie, Publix, and Kroger Pharmacy:** Frequently offers discounts and promotions on prescriptions.

What Is SHARx and How Does It Help?

SHARx is a prescription savings and advocacy program designed to reduce the cost of high-priced medications for employees and their families. Many specialty and maintenance drugs in the U.S. cost hundreds or even thousands of dollars per month, creating a significant financial burden. SHARx addresses this by:

- **Providing Access to High-Cost Medications at Lower or No Cost |** SHARx uses global procurement and non-insurance sourcing methods to secure medications at the lowest possible price. For many employees, this means little to no out-of-pocket expense for qualifying prescriptions.
- **Dedicated Advocacy Support |** Employees enrolled in SHARx are assigned an advocate who works directly with them to find the best sourcing option for their medication and guide them through the process.
- **Employer-Paid Program |** There is **no cost to participate**—your employer covers the program entirely. In most cases, prescriptions obtained are free or cheaper than traditional pharmacy.
- **Focus on Specialty and High-Cost Drugs |** SHARx targets medications that typically cost \$350 or more per month, such as insulin, Humira, Eliquis, and many others.

Tips For Controlling Pharmacy Costs

Choose Generic Medications: Whenever possible, choose generic versions of medications. They are often just as effective as brand-name drugs but come at a significantly lower cost. **Compare Prices:** Use price comparison tools or apps to check the cost of medications at different pharmacies. You may find significant savings by switching pharmacies. **Review Prescription Plans:** Familiarize yourself with your insurance plan’s formulary. Understanding which medications are covered and at what cost can help you make informed choices.

Dental

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. A printed ID card is not needed to receive benefits from dental providers. Members can give their name, carrier, and group policy number to verify coverage. Should you need an ID card, you can access it online.



Dental Coverage	Dental Low DMO	Dental High PPO
Network Name	PPO	PPO
Individual / Family Deductible	\$0 / \$0	\$50 / \$150
Calendar Year Maximum	Unlimited	\$1,000
Preventive Care	0%	20%
Basic Services	20%	20%
Major Services	40%	50%
Endodontic Oral Surgery <i>Covered Under</i>	Basic Services	Basic Services
Periodontic Oral Surgery <i>Covered Under</i>	Basic Services	Basic Services
Orthodontia Benefit Percentage	\$2,000 Copay	50%
Orthodontia Lifetime Maximum	24 Months of Comprehensive Ortho Treatment	\$1,000 Adult & Child
Out-of-Network Benefits		
Individual / Family Deductible	N/A	\$50 / \$150
Preventative Services		20%
Basic Services		20%
Major Services		50%

Vision

Routine eye exams are just one way you can monitor your health. Conditions like hypertension and diabetes can often be detected by changes in the blood supply to your eyes! A printed ID card is not needed to receive benefits from vision providers. Members can give their name, carrier, and group policy number to verify coverage. Should you need an ID card, you can access it online.

Vision Coverage	Vision Base	Vision Plus
Network Name	Aetna Vision Network	Aetna Vision Network
Exam		
Exam Copay	\$10	\$0
Exam Frequency	1 Per 12 months	1 Per 12 months
Lenses		
Lenses Copay	\$25	\$0
Lenses Frequency	1 per 12 months	1 per 12 months
Frames		
Frames Allowance	\$130, 20% off balance	\$160, 20% off balance
Frames Frequency	1 per 24 months	1 per 12 months
Contact Lenses		
Contact Lenses Allowance	\$130	\$160
Contact Lenses Frequency	1 per 12 months	1 per 12 months
Out-of-Network Benefits		
Exam Copay	Up to \$38	Up to \$38
Lenses Copay	Up to \$28	Up to \$28
Frames Allowance	Up to \$75	Up to \$80
Contact Lenses Allowance	Up to \$104	Up to \$128

Pre-Tax Savings Accounts

We are pleased to announce that, effective January 1, 2026, Voya Financial will become our new provider for Health Savings Accounts (HSA) and Dependent Care Flexible Spending Accounts (FSA). This transition introduces several enhancements, including:

- One debit card for all accounts with smart technology for eligible expenses.
- User-friendly website (with language assistance in 160 languages) & mobile app for account management and customized HSA investments.

Dependent Care Account (FSA)

- You can enroll in the Dependent Care FSA regardless of your medical plan enrollment.
- Each calendar year, you can contribute up to a \$7,500 annual household maximum (up from 2025).
- As you contribute pre-tax, you can withdraw these funds to pay for expenses related to dependent care, like daycare expenses and before/after school programs.
- Before enrolling, make sure you think through your total dependent care expenses for the year; these funds are “use it, or lose it.” You will lose any money that you have not claimed by the end of the year.

Health Savings Account (HSA)

- To take advantage of the HSA, you must be enrolled in one of the company’s medical plans.
- All contributions and withdrawals for qualified medical expenses are income tax-free.
- Any interest earnings and investment growth from deposits are income tax-free.



Unlike other accounts, an HSA is one of the only savings vehicles that allows you to put money in on a before-tax basis through payroll contribution, grow your savings tax-free (interest and investment earnings are not taxed), and take the money out income tax-free for qualified medical expenses.

During your enrollment, you can select your annual HSA contribution. That contribution will be divided into 52 deductions throughout the year. As your money is deposited into your HSA on a bi-weekly basis and your funds accumulate, you can withdraw them to pay for eligible medical, dental, and vision expenses.

Life and Disability Insurance

LRE wants to protect you and your loved ones. That is why we offer you Basic Life and AD&D, Voluntary Life and AD&D.

Basic Life and AD&D

Life insurance pays a benefit (called a death benefit, which is usually a lump sum) to a beneficiary (whomever you choose to receive the benefit) after your death. **The company provides basic life insurance of \$50,000 at no cost to you.**

Voluntary Life Insurance and AD&D

You have the option to purchase a greater amount of Life and AD&D coverage.

Here are the details:

- Guaranteed coverage of up to \$160,000 for you and \$50,000 for your spouse. No medical questions if you enroll when you are first eligible.
- **Employee:** Up to \$500,000 in increments of \$10,000; maximum of five times salary.
- **Spouse:** Up to \$250,000 in increments of \$10,000; maximum of 100% employee amount.
- **Children:** Either a \$5,000 or \$10,000 option is available.

Short-Term Disability

Employees can elect a Short-Term Disability policy through Voya Financial. Short-Term Disability (STD) is an income protection plan. Should you become unable to work for a period due to a disability, it will replace a portion of your income.



Depending on when you enroll, some pre-existing conditions may make you ineligible for benefits for a period after enrolling. There may also be a waiting period of 7 days before short-term disability benefits will begin paying. Your paycheck rate is based on your hourly or base salary. As you enroll, the system will automatically calculate this for you. If you are unable to work, disability insurance can help replace your income so you can pay your bills and protect your savings.

- You receive 60% of your income up to \$2,000 per week for up to 26 weeks
- Benefits begin on the first day of hospitalization due to injury or illness

Employee Assistance Program

Life is not always easy. Sometimes a personal or professional issue can affect your work, health, and general well-being. During these tough times, it is important to have someone to talk to and let you know you are not alone. All members of your household can take advantage of our free, comprehensive Employee Assistance Program (EAP). TELUS Health, our EAP Provider, delivers clinically driven employee support services, which are strictly confidential and voluntary.

The right support is available to you and your immediate family 24/7. Each family member is eligible to receive three (3) free sessions, per year, per issue. TELUS offers over-the-phone, face-to-face, or video sessions with a National Network of Licensed Providers.

Each EAP professional shares our commitment to providing the best support possible through a human and professional approach. EAP can help resolve a wide range of concerns and improve the lives of your employees with the right support at the right time.



FAMILY COUNSELING OPTIONS

- 3 Sessions/year/issue
- Over the phone, face-to-face, or video sessions
- National Network of Licensed Providers



24/7 HOTLINE

- 24/7/365
- Access to advisors who will give you guidance, resources, and referrals to licensed counselors if needed



CARENOW PROGRAM

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

You can gain guidance on overall Wellbeing from:

- Family relationships (Parenting/childcare, Separation/divorce, and care for older relatives)
- Managing stress, mental health, and addiction
- Financial planning, budgeting, managing debt and/or other financial issues
- Legal issues (you will get one 30-minute session per issue)
- And many more

HOW TO GET HELP

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



Voluntary Benefits

Accident Insurance



Employees can elect Voluntary Accident Insurance to help cover expenses related to an accident. In addition to the benefits below, all family members on your plan are eligible for a wellness screening benefit, also paid directly to you once each year, per covered person.

- **Helps your finances after a mishap.** When you or another member has a covered accident, like a fall, that requires medical attention, you can receive cash benefits to help cover the unexpected costs.
- **Helps cover related expenses.** While health plans may cover direct costs associated with an accident, you can use accident benefits to help cover related expenses like lost income, childcare, and deductibles.
- **Pays cash benefits directly to you.** Accident Insurance can be used however you want, and it pays in addition to any other coverage you may already have. Benefits are payable directly to you. And get this – there are no health questions or pre-existing conditions limitations.

Hospital Indemnity Insurance

Employees can elect Voluntary Hospital Indemnity Insurance to help cover expenses related to sickness, routine pregnancy, complications from pregnancy or a newborn, mental and nervous disorders, and substance abuse.



- **Helps protect your finances.** When you are facing a hospital stay, you can receive a benefit to help pay for unexpected expenses not covered by your health plan.
- **Helps cover related expenses.** While health plans may cover direct costs associated with an illness or injury, you can use your hospital indemnity benefits to help cover related expenses.
- **Pays cash benefits directly to you.** Hospital Indemnity payments can be used however you want, and they pay in addition to any other coverage you may already have. Benefits are payable directly to you.

Critical Illness Insurance



Employees can elect Voluntary Critical Illness Insurance to receive a lump-sum benefit for employees or covered spouses/children diagnosed with a covered critical illness, like a heart attack, stroke, or cancer.

- **For you.** You can choose a \$20,000 benefit, with no medical questions asked.
- **For your spouse.** If you elect coverage for yourself, you can choose a \$10,000 benefit, no medical questions asked.
- **For your child(ren).** If you elect coverage for yourself, you can choose a \$10,000 benefit, with no medical questions asked. An eligible child is defined as your child from birth to age 26.

Additional Voluntary Benefits

Legal Insurance

Legal Shield offers comprehensive legal assistance, advice and discounted representation on all types of legal services. You'll have access to a network of attorneys who can work with you in-person, over the phone or online to consult with you on legal issues, review and prepare documents, make follow-up calls or write letters on your behalf, represent you if needed, and more.

Coverage includes a spouse/domestic partner, dependents and anyone living in the household. Types of covered legal issues include, but are not limited to:

- Divorce
- Child Support, Custody, and Visitation
- Traffic Tickets / Suspended Licenses / DUI
- Credit Repair
- Loan Modifications / Foreclosures
- Wills / Power of Attorney / Trusts
- Identify Theft Services
- Immigration
- Landlord-Tenant / HOA Disputes
- Civil Litigations / Small Claims
- Personal Injury / Car Accidents
- And many more...

Identity Theft

With ID Shield, you'll be better protected from the devastating consequences of identity theft. A quick call will put you in touch with a professional fraud support representative, who will work with you step-by-step to help you recover your identity as quickly and as easily as possible.

At-a-glance benefit features:

- Identity Protection Experts: 24/7 direct emergency access to ID Theft Protection experts who can provide guidance in dealing with identity fraud issues.
- ID monitoring: A dedicated ID Theft Protection expert will guide you in mitigating the consequences of the fraud.
- Internet Fraud Monitoring: Web-crawling technology monitors known ID Theft websites to scan for your personal data.

Pet Insurance

Pet Benefit Solutions provides a pet health insurance plan that offers reimbursement on accidents and illnesses. You can also choose to add to routine care coverage. This is a voluntary benefit and you can enroll anytime throughout the year! This is a direct-pay benefit and will not automatically debit from your paycheck. Each pet's quote is customized based on pet type, breed, age, zip code, reimbursement, and deductible selections. Coverage for dogs and cats beginning at 7 weeks of age, with optional wellness coverage available for an additional cost. The plan offers 90% reimbursement on eligible veterinary expenses, including accident- and illness-related bills and prescriptions, after a \$250 annual deductible. Short waiting periods apply before coverage begins, and pre-existing conditions are not covered. To receive reimbursement, members simply submit a claim after paying their veterinarian.

To enroll, or find out more about coverage options, visit the Pet Benefit Solutions website at www.petbenefits.com.

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.

Company Match

The company will do a dollar-for-dollar match, up to 5%, based on the company's profitability each year. To get the match, you must be actively employed on December 31st of each year.

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**.

Ready to Enroll?

All benefits-eligible employees are required to register elections and waivers. To do so, LRE Foundation Repair LLC will use Employee Navigator. Employee Navigator allows you to access your account, manage your benefits online, view your plan descriptions, make changes to your benefit plans, and view and understand your total compensation statement and the value of your benefits.



- Go to www.employeenavigator.com/benefits/Account/Login on your web browser.
- As a new user, click “New User Registration” and that will take you to the Account Registration page and enter in the requested personal information for login access, along with the company identifier **LFR**.
- On your home page, click on the “Start Benefits” to begin making your enrollment elections.
- After you have completed your enrollment elections, you will have until the enrollment deadline to make changes to your elections. Do this by logging back in to Employee Navigator.

Enrollment Process

The **Start Enrollments** screen will walk you through confirming your account details and help you navigate through the list of benefits offered.

For each benefit, make your selection and then click **Save & Continue** at the bottom of the screen. To view your progress, click **View Steps**.

Once you’ve made your election, a check mark will appear next to the benefit. You will automatically move forward to the next benefit screen. To CHANGE A BENEFIT, click on the benefit you’d like to modify, make the change and click **Save & Continue**.

Once all sections have been completed and show a check mark, you are ready to review and submit your elections.

ENROLLMENT SUBMISSION

You MUST click on the green Click to Sign button to electronically sign your elections.

If this button is not green and you cannot click on it, it is because you have failed to make at least one of the benefit elections on your list.

Review your list to see which benefit does not have a green check mark next to it and complete the election(s).

Provider Contact List

Medical And Prescription Drug

United Health Care (UMR)

Phone: 866-801-4409 / TTY 711

Website: <http://www.umar.com/>

Dental & Vision

Aetna

Phone: 888-802-3862

Website: www.aetna.com

Short-Term Disability

Voya Financial

Phone: 800-955-7736

Website: www.voya.com

Health Savings & Dependent Care Accounts

Voya Financial

Phone: 800-955-7736

Website: www.voya.com

Basic & Voluntary Life and AD&D

Voya Financial

Phone: 800-955-7736

Website: www.voya.com

Accident, Critical Illness & Hospitalization

Voya Financial

Phone: 800-955-7736

Website: www.voya.com

Legal: Legal Shield

Legal Shield

Phone: 812-928-7757

Website: www.legalshield.com

Identity Theft: ID Shield

ID Shield

Phone: 812-928-7757

Website: www.idshield.com

Pet Insurance

Pet Benefit Solutions

Phone: 888-913-7387

Website: www.legalshield.com

401(k) Retirement Plan

Principal

Phone: 800-547-7754

Website: www.principal.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

2026 Weekly Premium & Rates



*The rates listed below are based on 52 deductions throughout 2026.

Medical	Low-Deductible Plan	Traditional Plan	Low Premium Plan
Employee Only	\$115.22	\$94.56	\$55.05
Employee + Spouse	\$243.46	\$207.04	\$186.23
Employee + Child(ren)	\$221.70	\$187.96	\$168.67
Family	\$383.71	\$330.07	\$299.42

Dental	Dental Low DMO	Dental High PPO
Employee Only	\$4.27	\$8.45
Employee + Spouse	\$7.62	\$16.83
Employee + Child(ren)	\$9.00	\$18.50
Family	\$11.65	\$25.40

Vision	Vision Base	Vision Plus
Employee Only	\$1.24	\$2.60
Employee + Spouse	\$2.35	\$4.93
Employee + Child(ren)	\$2.47	\$5.19
Family	\$3.63	\$7.63

Supplemental Coverage	Hospital	Accident	Critical Illness	Short Term Disability
Employee Only	\$2.08	\$1.79	This is calculated based on your age and tobacco usage – see details when you enroll.	This is calculated based on your weekly income – see details when you enroll.
Employee + Spouse	\$4.35	\$3.18		
Employee + Child(ren)	\$3.59	\$3.48		
Family	\$5.86	\$4.87		

Life Insurance	
Employee	You can elect up to \$500k in increments of \$10k. The maximum is 5x your salary. Rates are based on your age. See specific details when you enroll. .
Spouse	You can elect up to \$250k in increments of \$10k. The maximum is 100% of the employee's paid life insurance. You must elect employee life insurance to elect spouse life insurance. See specific details when you enroll. .
Child(ren)	\$5,000 or \$10,000 for each child. The cost is \$0.65 per \$5,000 of coverage.