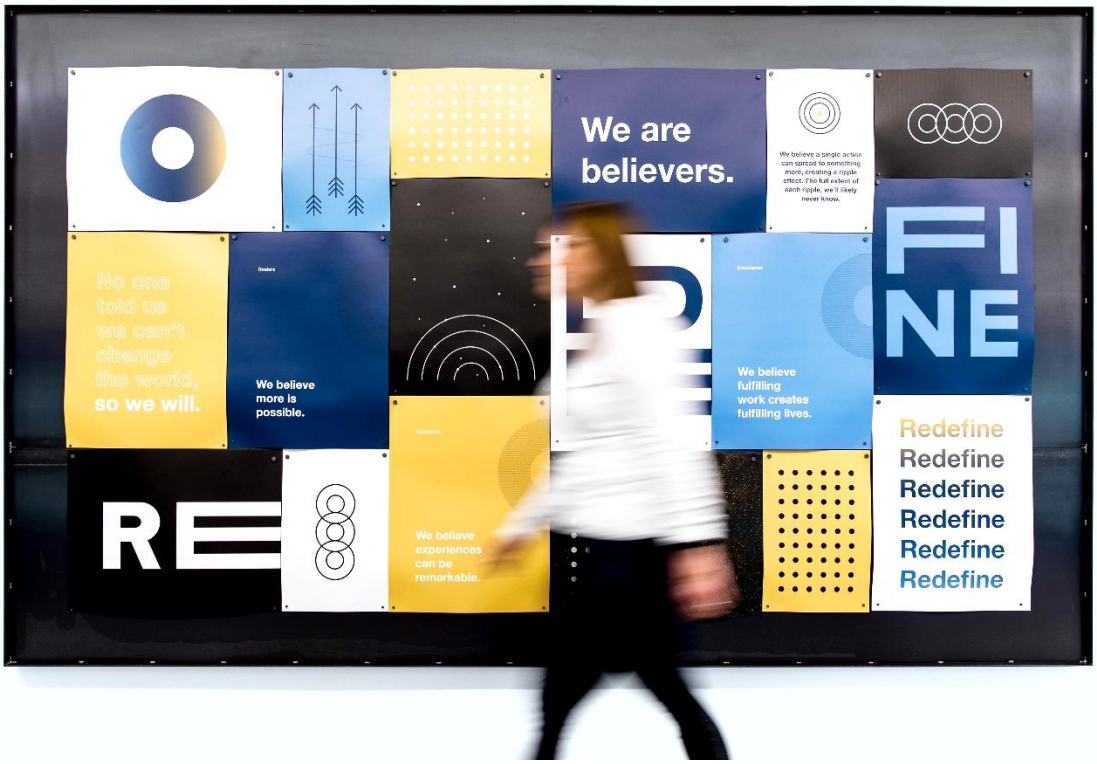


2026 Benefits Guide

Supportworks, Inc.

Thrasher Partners Management Company, LLC

Thrasher Family Holdings

YOUR 2026 BENEFITS GUIDE

This Benefits Guide explains all the benefits Supportworks offers to you! Open enrollment for 2026 benefits runs from November 17-26, 2025. By November 26, you must log into Rippling to either waive or select benefits for 2026. Elections made during the open enrollment period will become effective on January 1, 2026. In 2026, newly hired or newly eligible employees will be eligible to start benefits on the 1st of the month following 30 days of employment/eligibility, and Rippling will provide you notice when it's time to sign up.

Each year we work hard to strike a balance that keeps premiums and out-of-pocket costs as low as possible for all employees, while still maintaining great insurance options and quality care. We recognize how important access to affordable healthcare is, and we make it a priority to support the entire employee population in the best way we can. We believe that by supporting your health, we create a stronger, happier, and more productive workplace for all of us.

If you have any questions in selecting or using your benefits, please contact Tiffany Seevers in HR in person, via Teams, or by email at tseevers@supportworks.com.

TABLE OF CONTENTS

3 **Let's Get Started**

4 **Glossary of Benefit Terms**

5 **Medical Plans**

5 **Prescription & Pharmacy**

6 **Dental & Vision Plans**

7 **Pre-Tax Savings Accounts**
Dependent Care Flex Account (FSA)
Health Savings Account (HSA)

8 **Life Insurance & Short-Term Disability**

9 **Employee Assistance Program (EAP)**

10 **Other Supplemental Insurance**
Accident, Critical Illness, & Hospital

11 **Time Away from Work**
Earned Time Off (ETO)
Paid Holidays
Parental Leave
Other Types of Leave
Summer Fridays

12 **Retirement Plan – 401(k) & Other Savings**

13 **Provider Contact List**

14 **2026 Bi-Weekly Benefits Rates**

LET'S GET 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 supplemental insurance:

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

HOW DO I ENROLL?

- Log into Rippling.
- On the home page, you'll find two tasks – one to select benefits and one to choose/waive the dependent care FSA.
- Click on the tasks and follow the prompts.

WHEN 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.
- Annually during Open Enrollment in Rippling

HOW CAN I MAKE CHANGES TO MY BENEFITS?

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

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

Note that you may change your contribution amounts for HSA, NEST, or 401(k) at any time during the year.

GLOSSARY OF BENEFIT TERMS

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

Annual Maximum | The total dollar amount that a health plan will pay for care for an individual 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 individual/family must pay out of pocket each calendar year before the plan will begin reimbursing for non-preventative health expenses. If you have single coverage under one of our medical plans, you will pay up to the deductible amount and then the plan pays 100% of your medical expenses thereafter. If you have family coverage under one of our plans, any individual covered by the plan will have their expenses capped at the individual deductible amount (called an embedded deductible), but the remaining family then has to meet the family deductible amount before the plan pays 100% of medical expenses.



Explanation of Benefits (EOB) | A paper or electronic document provided by the insurance company detailing the treatments/services that were paid for on an individual's behalf. It is different from a bill. An EOB lists the amount the individual/family has spent towards the deductible. Note, however, that this amount may lessen as service discounts are later processed by medical providers and the insurance company. Some have taken this amount as "gospel," gone ahead with additional medical procedures, and then realized they still had more to pay before the deductible was met.

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 | Those 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 individual/family 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. At Supportworks, your yearly premium for any insurance plan is divided by 24 and that amount is deducted from your paycheck over the course of the year in the 1st and 2nd paychecks of each month. Medical, dental, and vision premiums are paid on a pre-tax basis; all other premiums are paid on a post-tax basis.

MEDICAL PLANS

For 2026, we are offering two high deductible health plans (HDHPs) through UMR. UMR's provider network is United Healthcare. HDHPs are easy to navigate in that you pay your medical expenses up to your deductible and thereafter the plan pays 100%. If you have more than one person on a plan, you have the family deductible, but each individual's deductible is capped at the single deductible. HDHPs may also be combined with an optional Health Savings Account that allows you to save money on a pre-tax basis to pay your medical expenses. See the Pre-Tax Savings Accounts section in this guide for more information.

Medical Plan Options	$5,000/$10,000 Plan	$7,500/$9,100 Plan
	Deductible	
Employee Only	$5,000	$7,500
Employee + 1/Family	$10,000	$9,100
	Coverage Overview	
Preventive Exams	Covered at 100%	Covered at 100%
Other Office Visits	Deductible Applies	Deductible Applies
Prescription Drugs	Deductible Applies	Deductible Applies
Teladoc Telehealth Visits	$54	$54

Premiums. You can find medical insurance premiums at the back of this guide. To encourage your health:

- Employees (and spouses covered by the plan) who get Annual Preventive exams at their primary care provider on or before January 31, 2026 will qualify for lower "wellness rate" premiums.
- Employees on our medical plan who smoke tobacco will be charged a $50 monthly surcharge, split into the 1st and 2nd paycheck of the month. Tobacco products include traditional cigarettes, all types of cigars (large and small), smokeless tobacco such as chewing tobacco, snuff, and dip, vaping products like e-cigarettes, vape pens containing nicotine or tobacco, pipe tobacco, hookah tobacco used in water pipes, nicotine pouches, and herbal alternatives to tobacco (such as kratom) marketed as tobacco substitutes and containing nicotine.

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 https://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.
- 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 PLANS

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." Dental plan rates are in the back of this guide.



VISION PLAN

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. Vision plan rates are in the back of this guide.

- 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? Every 12 months, you can get new lenses after a $25 co-pay and 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 all your contacts with your $140 allowance. For anything over $140, you get a 15% discount.



PRE-TAX SAVINGS ACCOUNTS

IF YOU COULD BUY HEALTH CARE SERVICES OR DAYCARE DURING A 30% OFF SALE, WOULD YOU?

The Health Savings Account (HSA) and Dependent Care Flexible Spending Account (FSA) are offered to help you save money on healthcare and dependent care expenses. When you contribute to an HSA or FSA, you buy eligible services at a discount. Why? Because the money you are using is NOT TAXED. For a full list of eligible expenses, visit www.hsastore.com or www.fsastore.com.

DEPENDENT CARE ACCOUNT (FSA)



- Each calendar year, you can contribute pre-tax money from your paycheck up to a $7,500 annual household maximum.
- You can withdraw available funds to pay for expenses related to dependent care, like daycare expenses and before/after school programs.
- Prior to enrolling, think through your total dependent care expenses for the year because these funds are "use it or lose it." Typically, any FSA money not used for expenses incurred during the year will be forfeited, except that Rippling allows you to carry over $680 in the new year if you are signed up for the FSA.
- We deduct ½ of your monthly FSA contribution in both the 1st and 2nd paychecks of the month, and that money is then deposited in your FSA account in Rippling.

HEALTH SAVINGS ACCOUNT (HSA)

- To take advantage of the HSA, you must be enrolled in one of the company's medical plans.
- Depending on your medical plan selection and coverage level, the company will match dollar-for-dollar, up to a certain amount.



HSAs are a triple tax advantage, making them an effective savings and investment account:

- Withdrawals for qualified medical expenses are income tax-free.
- All contributions to an HSA are income tax-free.
- And any interest earnings and investment growth from deposits are income tax-free.

- During your medical plan enrollment, you will choose your HSA contribution. We deduct ½ of your monthly HSA contribution in both the 1st and 2nd paychecks of the month, and that money is then deposited in your HSA account in Rippling.
- The company matches ½ of your monthly contribution in the 1st and 2nd paychecks of the month.
- If you do not contribute up to the match, if you join the plan after January 1, or if you leave the plan before the year is over (such as in the case of leaving employment), we do not guarantee the "annual" match. We guarantee only the monthly portion of the match for the months you are enrolled in the HSA.
- The HSA contribution limits for 2026 are $4,400 for self-only coverage and $8,750 for family coverage. Those 55 and older can contribute an additional $1,000 as a catch-up contribution.
- Below are the company match amounts for 2026.

ANNUAL COMPANY MATCH	$5,000/$10,000 PLAN	$7,500/$9,100 PLAN
Employee Only	$500	$1,000
Employee + Spouse	$750	$1,250
Employee + Child(ren)	$750	$1,250
Family	$1,000	$1,500

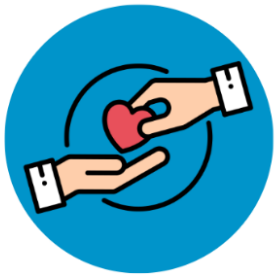
LIFE INSURANCE

BASIC LIFE AND AD&D

The company provides you with $50,000 of basic life and AD&D (accidental death and dismemberment) insurance through Voya Financial at no cost to you. Upon your death, this benefit will be paid to a beneficiary of your choosing. Make sure to choose a beneficiary in Rippling!

VOLUNTARY LIFE INSURANCE AND AD&D

You have the option to purchase an additional amount of life and AD&D insurance.
Here are the details:



- If you did not sign up for this insurance the first time you were offered it, you will need to complete an EOI (evidence of insurability) form to answer health questions. This form will be reviewed by Voya Financial to determine if you qualify for insurance.
- If you and your family had this insurance last year, you will only need to complete an EOI if:
    - Employee: You request an increase over $10k
    - Spouse: You request an increase of any amount
    - Child: You request an increase
- Employee: May apply for up to $500,000 in increments of $10,000; the maximum is five times the employee's salary.
- Spouse: May apply for up to $250,000 in increments of $10,000; the maximum is 100% of the employee amount.
- Children: May apply for $5,000 or $10,000; the maximum is 50% of the employee amount. Child coverage covers all children in the family.
- Rates: You will be shown rates in Rippling as you sign up.

SHORT-TERM DISABILITY INSURANCE



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 some time due to a disability, this plan will replace a portion of your income.

Depending on when you enroll, some pre-existing conditions, like pregnancy, may make you ineligible for benefits for a period after enrolling. Please read the plan documents carefully before signing up for this benefit.

Here are more details:

- You receive 60% of your income up to $2,000 per week for up to 26 weeks.
- Benefits begin on the 1st day of hospitalization due to injury or illness.
- Benefits begin on the 1st day for an accidental injury (regardless of whether you are hospitalized).
- In other cases, you may have to wait a period of seven days for the benefit to start.
- No evidence of insurability form (EOI) will be required when you sign up.
- Your per paycheck rate is based off your hourly or base salary. As you enroll, Rippling will automatically calculate this for you.

EMPLOYEE ASSISTANCE PROGRAM

Life isn't always easy. Sometimes a personal or professional issue can affect your work, health, and general wellbeing. During these tough times, it's important to have someone to talk to and let you know you're not alone. Supportworks offers 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 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

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

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 to the right
- Login using your user ID and password above

OTHER SUPPLEMENTAL INSURANCE



ACCIDENT INSURANCE

Employees can select 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 $50 wellness screening benefit paid once per year. There are no health questions asked and no pre-existing conditions that apply. See rates in the back of this guide.

- **Helps your finances after a mishap.** When you or another member of your family 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.



HOSPITAL INDEMNITY INSURANCE

Employees can select Hospital Indemnity Insurance to help cover expenses related to a hospital stay. In addition to the benefits below, all family members on your plan are eligible for a $50 wellness benefit paid once per year. There are no health questions asked and no pre-existing conditions that apply. See rates in the back of this guide.

- **Helps protect your finances.** When you are facing a hospital stay, you can receive a benefit to help pay 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 it pays in addition to any other coverage you may already have. Benefits are payable directly to you.



CRITICAL ILLNESS INSURANCE

Employees can select Critical Illness Insurance to receive a lump-sum benefit to employees or covered spouses/children diagnosed with a covered critical illness, like a heart attack, stroke, or cancer. In addition to the benefits below, all family members on the plan are eligible for a $50 wellness benefit paid once per year. There are no health questions asked. Critical illnesses diagnosed before the plan year generally are not covered. Rates will be shown to you within Rippling as you sign up.

- **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, with 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. Not to exceed 50% of your coverage amount. An eligible child is defined as your child from birth to age 26.

TIME AWAY FROM WORK



EARNED TIME OFF
Earned time off (ETO) is a bank of time that all full-time employees earn each pay period. You may request to use this type of leave for vacations, sickness, a personal day, or anything you need or want to do! See the Employee Handbook for details and schedule your time off in Rippling.

PAID HOLIDAYS
In addition to ETO, we pay full-time employees for the following holidays.



- New Year's Day (January 1st), plus we close at 3pm the day before!
- Memorial Day (Last Monday in May)
- Independence Day (July 4th), plus we close at 3pm the day before!
- Labor Day (First Monday in September)
- Thanksgiving Day (Fourth Thursday in November), plus we close at 3pm the day before!
- Day After Thanksgiving (Fourth Friday in November)
- Christmas Day (December 25th), plus we close at 3pm the day before!

Holidays falling on a Saturday will generally be observed on the preceding Friday. Holidays falling on a Sunday will generally be observed on the following Monday.



PARENTAL LEAVE
We're a family here, and we love new family members! Parental leave is intended to help eligible, full-time employees who become parents due to the birth of a child or the placement of a child with the employee for adoption.

PATERNITY LEAVE | From day one of employment, all employees will have two (2) days of this paid leave. After 1+ years at the company, you will have five (5) days of paid leave available. This leave must be taken within 3 months of welcoming your new family member by birth or adoption. Talk to your manager about the timing of this benefit and when you request this leave in Rippling, choose "Paternity Leave" from the time off drop-down menu.

MATERNITY LEAVE | From day one of employment, all employees are eligible for two (2) weeks of paid leave. After one year of employment, employees are eligible for six (6) weeks of paid leave. Employees who have elected to enroll in the short-term disability plan may receive additional paid leave time under that coverage (subject to pre-existing limitations). And oftentimes, employees use ETO to cover some of the time away as well. Work with HR to determine your plan for time off and to enter the time off into Rippling.



OTHER TYPES OF LEAVE
Supportworks offers other types of leave including jury duty leave, bereavement leave, and Family Medical Leave. See the Employee Handbook for more details.



SUMMER FRIDAYS
Each Friday between Memorial Day and Labor Day, we close the office at 3pm so employees can get a jumpstart on their holiday weekend. We ask that employees make up those two hours earlier in the week.

RETIREMENT PLAN | 401(k)

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 the Principal Financial (not Rippling) website.



We have two (2) plan options for our employees, and you can enroll in either or both.

- **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's already been taxed, so you won't 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 company profitability each year. To get the match in early Spring, you must be actively employed on December 31st of the prior year.

VESTING SCHEDULE

You will be fully vested in the company match after six (6) years of employment. The vesting schedule for the company contribution is as follows: in Year 2, you will be 20% vested; in Year 3, 40%; in Year 4, 60%; in Year 5, 80%; and by Year 6, you will be 100% vested. The employee portion of the contribution is always 100% vested from the start.

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**.

OTHER WAYS TO SAVE

NEST 529 COLLEGE SAVINGS PROGRAM

NEST is a tax-advantaged college savings program that provides four plans to help make saving for college simple and affordable. Visit NEST529.com for more information. Contact Accounting to start saving today.

DEFER TO YOUR SAVINGS ACCOUNT

Did you know that you can distribute your paycheck to multiple accounts in Rippling? You can send some of your paycheck to your bank account and some to your savings account or other accounts. There is no cost. In your Rippling profile, click on Payroll, My Pay, and then Bank Accounts to add or change your bank accounts.

PROVIDER CONTACT LIST

MEDICAL INSURANCE AND PRESCRIPTION DRUG
UMR/United Health Care
Phone: 866.801.4409 / TTY 711
Website: http://www.umr.com/

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

SHORT-TERM DISABILITY INSURANCE
LIFE INSURANCE
ACCIDENT INSURANCE
CRITICAL ILLNESS INSURANCE
HOSPITAL INDEMNITY INSURANCE
Voya Financial
Phone: 800.955.7736
Website: www.voya.com

401(K) RETIREMENT PLAN
Principal
Phone: 800.547.7754
Website: www.principal.com

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

RETIREMENT PLANNING AND WILL SERVICES
Vintage Financial
Phone: 402.932.7233
Website: www.vintagefinancial.com

DEPENDENT CARE & HSA
See your Rippling account

TRUEADVOCATE TEAM

This team assists with:
Benefit coverage questions, order ID cards, help with filing claims and 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



Learn More

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

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2026 BI-WEEKLY BENEFIT RATES

**The rates listed below are based on 24 deductions – the 1st and 2nd paycheck of each month – throughout 2025.*

Medical Bi-Weekly Rates	$5,000/$10,000 Plan		$7,500/$9,100 Plan	
	Wellness Rate	Regular Rate	Wellness Rate	Regular Rate
Employee Only	$86.50	$105.50	$59.50	$72.50
Employee + Spouse	$221.50	$270.50	$175	$220
Employee + Child(ren)	$189.50	$231	$160	$198
Family	$303	$369.50	$263	$323.50

Dental Bi-Weekly Rates	No Orthodontia Plan	Orthodontia Plan
Employee Only	$8	$18
Employee + 1	$15	$32
Employee + 2 or More	$25	$52

Vision Bi-Weekly Rates	
Employee Only	$2.28
Employee + Spouse	$4.33
Employee + Child(ren)	$4.56
Family	$6.71

HSA Match	$5,000/$10,000 Plan	$7,500/$9,100 Plan
Employee Only	$500	$1,000
Employee + Spouse	$750	$1,250
Employee + Child(ren)	$750	$1,250
Family	$1,000	$1,500

Supplemental Coverage	Hospital	Accident	Critical Illness	Short Term Disability
Employee Only	$4.51	$3.87	*This is calculated based on your age and tobacco usage – see Rippling for details.*	*This is calculated based on your weekly income – see Rippling for details.*
Employee + Spouse	$9.42	$6.89		
Employee + Child(ren)	$7.78	$7.53		
Family	$12.69	$10.55		

Life Insurance	
Employee	*You can elect up to $500,000 in increments of $10,000. The maximum is 5 x salary. If 1st time being offered this insurance, guaranteed issue of $160,000. Rates are based on your age. See Rippling for details.*
Spouse	*You can elect up to $250,000 in increments of $10,000. The maximum is 100% of the employee's paid life insurance. If 1st time being offered this insurance, guaranteed issue of $50,000. You must elect employee life insurance to elect spouse life insurance. See Rippling for details.*
Child(ren)	*$5,000 or $10,000 for each child. Maximum is 50% of employee-paid life insurance. The cost is $0.65 per $5,000 of coverage.*