2027

EMPLOYEE BENEFITS GUIDE



Open Enrollment 2026

November 2–13, 2026

Welcome to the start of Open Enrollment! This guide will give you the information you need to make your 2027 benefit elections. We are also here to help at any time. Contact your HR Business Partner or email hr@gothrasher.com with any questions.

Our purpose is to Redefine our Industry. Year after year we want to redefine the experience you have working on this team and that includes the benefits we offer you. Throughout this guide, you will see many new benefits for 2027 that are designed to better meet your and your families' needs. Here are some of the new features available to everyone covered by our medical insurance.

- We are moving to the Cigna medical network with Personify as the company that pays our claims (called a "TPA"). Working with Personify *means* ***some medical expenses you pay in cash to providers we have a direct contract with will now count towards your deductible.***
- You are eligible to ***visit our onsite medical clinic in Omaha for free*** – whether you work in Omaha or are visiting the Omaha office. Strada Health will be on site two half-days a week to serve you. You can also visit the Strada team at their near site clinic in Omaha.
- You will receive ***free, unlimited virtual urgent care.***
- You will receive ***free, unlimited virtual mental health care.***
- For your prescription needs, ***ClearSaveRx*** now automatically searches for the ***lowest cost prescriptions*** and that expense now counts towards your deductible.

And every employee, regardless of whether covered by our medical insurance, receives ***free access to the HealthJoy app***, a one-stop shop for all your benefit information and needs. It holds all your benefit cards and plans, answers your benefit plan questions, assists you in finding high quality, low-cost medical care providers, and even schedules your appointments.

As our manifesto says and we believe in our hearts: You are truly our most valuable asset. We hope our continued effort to elevate our benefits demonstrates that loud and clear.

To your health and wellbeing,

Kari Yost
Vice President of Human Resources
Thrasher, Inc.

Tiffany Seevers
Vice President of Human Resources
Supportworks, Inc.

2027 Benefits Guide

This Benefits Guide explains all the benefits we offer to you!

Open enrollment for 2027 benefits runs from November 2-13. 2026. By November 13, 2026, choose and/or waive 2027 benefits in your company's HR software. Elections made during the open enrollment period will become effective on January 1, 2027. Here's how to enroll:

If your company utilizes UKG: Click on Start open enrollment in the My Benefits tile and follow the steps.
If your company uses Rippling: Click on the link in the email Rippling sends you or find the task in your Rippling profile to complete open enrollment. Then follow the steps.

During 2027, 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 your HR software will provide you notice when it's time for you to make your benefit selections.

If you have questions about any of the benefits mentioned in this guide, contact your HR Business Partner or email hr@gothrasher.com.

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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 supplemental insurance.

- Your legal spouse
- Your dependent child(ren) or stepchild(ren) up to age 26
    - Children can be covered up to the last day of the month in which they turn 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

When Do I Enroll?

- **New Hires**: Benefits start the 1st of the month after 30 days of employment. Your HR software will notify you when it's time to sign up.
- **Newly Eligible**: Within 30 days of eligibility. Your HR software will notify you when it's time to sign up.
- **Qualifying Life Event (QLE)**: Submit a qualifying life event in your HR software within 30 days of the event. Examples of a QLE include:
    - 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
- **Annually**: During Open Enrollment

How Can I Make Changes?

You may make changes to your contribution amounts for HSA or 401(k) at any time during the year. All other benefits require a QLE (described above) to make changes during the year.

- HSA Changes:
    - Voya accounts: Log into UKG and submit a new life change event.
    - Rippling accounts: Log into Rippling and choose Benefits/MyBenefits. Scroll down to your HSA benefit, click on it, and edit your contribution amount.
- 401(k): Make changes to your contribution amount at www.principal.com.

Benefits Terminology

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.

- **High-Deductible Health Plans (HDHP):** Those with single coverage pay up to the deductible amount and then the plan pays 100% of medical expenses. With family coverage, each person covered by the plan has their expenses capped at the individual deductible amount ("embedded deductible") – then the remaining family meets the family deductible before the plan pays 100% of medical expenses.
- **Preferred Provider Organization (PPO):** You pay co-pays for medical services and prescription drugs up to your deductible amount. Thereafter, you pay co-insurance (a certain percentage of the service) up to your out-of-pocket maximum. We do not offer a PPO.

Explanation of Benefits (EOB) | A document provided by the insurance company detailing the services that were paid for on an individual's behalf and listing the amount an employee has spent towards the deductible.



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) | Those covered by an HDHP can defer pre-tax dollars from their paycheck into 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 & Out-of-Network | In-network means those medical 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 and less (or none) for those providers that 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-Pocket Maximum | The most an individual/family could pay during a coverage period 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. 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 Insurance

We offer the two High-Deductible Heath Plans listed below. 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 100% of all future expenses.

- **Premiums:** Premiums are listed on the back page of this guide. You are eligible for less expensive "wellness rates" if you (and your spouse if also covered by the plan) receive and provide proof of a preventive exam between January 1, 2026 and March 31, 2027.
- **Health Savings Account (HSA):** If you are covered by one of the medical plans, you may choose to contribute pre-tax dollars from your paycheck to a Health Savings Account through the company. Money in this account can be used to pay for your medical expenses. See the Pre-Tax Savings Accounts section in this guide for more information.
- **Medical Providers:** Our medical providers are as follows and you can find their contact information at the back of this guide.
    - Cigna is our network of medical providers.
    - Personify is our TPA, the company that administrates our medical insurance claims.
    - First Stop Health provides virtual urgent care and mental healthcare.
    - Strada Health provides onsite and near site medical care.
    - HealthJoy is the app that brings all our benefit information together in one place.
    - Regenexx is a provider that, instead of surgery, uses your body's natural healing abilities to help repair damage to bones, muscles, cartilage, tendons, and ligaments.

Medical Plan Options	Traditional Plan	Low Premium Plan
Employee Only	$5,000	$7,500
Employee + 1/Family	$10,000 (embedded deductible)	$9,100 (embedded deductible)
Out of Pocket Maximum	$5,000 single $10,000 family	$7,500 single $9,100 family
Preventive Exams	Covered at 100%	Covered at 100%
Other Office Visits & Other Services	Pay for until deductible met	Pay for until deductible met
Prescription Drugs	Pay for until deductible met	Pay for until deductible met
Medical visits at Strada Health @ Omaha Headquarters	$0 (additional services/costs upon your request)	$0 (additional services/costs upon your request)
Medical visits at Strada Health @ 11810 Nicholas Street, Suite 102, Omaha, NE, 68154	$0 (additional services/costs upon your request)	$0 (additional services/costs upon your request)
Virtual Urgent Care (unlimited) through First Stop Health	$0	$0
Virtual Mental Healthcare (unlimited) through First Stop Health	$0	$0
HSA Match	$500 $750 $750 $1,000	$1,000 $,1250 $1,250 $,1500
HealthJoy App (see section this guide)	$0	$0

Prescription & Pharmacy

Your medical insurance plan covers prescriptions. Our Pharmacy Benefit Manager is Vivid Clear, and you can find their contact information at the back of this guide.

Here are a few important notes about accessing prescriptions:

- **Short-Term Use Drugs:** If you (or family member) are taking a generic prescription drug for short-term use, you will fill that prescription at a local pharmacy.

- **Maintenance Drugs:** If you (or family member) are on a generic prescription drug that is considered a "maintenance" prescription, you will be required to use HyVee's mail order for the drugs to be covered by the plan. See HyVee's mail order number at the back of this guide.

- **Brand Name & Specialty Drugs:** If you are on a brand name or specialty drug, fill your prescription to your local pharmacy. Vivid Clear will typically fill the prescription for a limited amount of months and notify SHARx. SHARx will then contact you to onboard you into their program and look to fill the prescription for you at a reduced cost. If SHARx cannot fill the prescription, VividClear and Amber Pharmacy (specialty drug pharmacy) will step in to provide the medication for you.

    - **SHARx** is a prescription savings and advocacy program designed to reduce the cost of high-priced brand name and specialty medications for you and your families. SHARx uses global procurement and non-insurance sourcing methods to find medications at the lowest possible price. We offer this service at no charge to you.

- **No CVS and Walgreens:** These pharmacies often charge the highest price and so we have chosen to exclude them from our medical insurance, meaning you cannot use your 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 insurance deductible. We recommend using pharmacies like HyVee, Walmart, or Kroger to fill prescriptions.

- **ClearSaveRx:** When you are filling a prescription, our medical insurance will automatically look for the cheapest price for you and apply that coupon. You no longer need to search for Rx coupons. Additionally, that prescription expense will now count towards your deductible!

- **Generics:** To save money on your prescription costs, choose generic drugs whenever possible.

Dental Insurance

We have two dental insurance plans – one with orthodontia coverage and one without.

- **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

You have the option to see any provider you wish, but you will receive the greatest 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 insurance rates are at the back of this guide.



Vision Insurance

We offer vision insurance through EyeMed. You have the option to see any provider you wish, but you will receive the greatest benefits when you choose an in-network provider. For a complete list of in-network providers near you, visit EyeMed's Enhanced Provider Locator on www.eyemed.com. Vision plan rates are at the back of this guide.

- **Eye Exams:** Every 12 months with a $20 co-pay; the rest of the exam cost if paid for
- **Lenses:** Every 12 months get new lenses with a co-pay of $25 (for single lined, bifocal, trifocal, or lenticular)
- **Frames:** Every 24 months get new frames with a $140 allowance and 20% discount on anything over that amount
- **Contacts:** Every 12 months, in lieu of glasses, order your contacts with a $140 allowance and 15% discount on anything over that amount
- **Extras:** 40% off prescription sunglasses, 20% off non-prescription sunglasses, 40% off hearing exams from Amplion Hearing Network, and 15% off retail price or 5% off promotion price for Lasik or PRK in the U.S. Laser Network



Pre-Tax Savings Accounts

We offer you the option of enrolling in a Dependent Care Flexible Spending Account (FSA) and a Health Savings Accounts (HSA).

If your HR software is UKG, your pre-tax savings accounts are managed by Voya.

If your HR software is Rippling, your pre-tax savings accounts are managed by Rippling.

Dependent Care Account (FSA)

- You can enroll in the Dependent Care FSA regardless of your medical insurance enrollment.
- Each calendar year, you can contribute up to a $7,500 per household (or $3,750 for a married couple who files taxes separately).
- 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 as you have only until March 15 of the following year to use the funds. You will forfeit any funds that remain.

Health Savings Account (HSA)



- To take advantage of the HSA, you must be enrolled in one of the company's high-deductible medical plans.
- Depending on your medical plan selection and coverage level, the company will match dollar-for-dollar, up to a certain amount as listed below.
- 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 24 deductions throughout the year in the 1st and 2nd paychecks of the month. 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. You can change your amount of contribution at any time throughout the year.

The limit for HSA contributions in 2027 is $4,500 for singles and $9,000 for families.

Annual Company Match	Traditional Plan	Low Premium Plan
Employee Only	$500	$1,000
Employee + Spouse	$750	$1,250
Employee + Child(ren)	$750	$1,250
Family	$1,000	$1,500

**If your HR software is Rippling, you are guaranteed 1/24 of the yearly match only for those payrolls in which you have also contributed 1/24 of the match amount.*

Life & Short-Term Disability Insurance

We want to protect you and your loved ones in the case of death or disability. That is why we offer you Basic Life and AD&D, Voluntary Life and AD&D, and Short-Term Disability Insurance.

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 you with a $50,000 life and AD&D insurance policy at no cost to you.**

Voluntary Life Insurance and AD&D



You have the option to purchase an additional amount of Life and AD&D coverage.

- **Guaranteed coverage** of up to $200,000 for you and $50,000 for your spouse. No medical questions if you enroll when you are first eligible or are increasing only $10,000 from your previous year's amount (unless it's the first time that amount takes you over the guaranteed coverage amount).
- **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 50% of the employee amount.
- **Children**: Either a $5,000 or $10,000 option is available.

In 2027, we are moving to Mutual of Omaha for our life insurance. If this is your first time enrolling or you had life insurance through the company in 2026, you will be able to sign up for the guaranteed coverage with no questions asked. If your last year's coverage exceeds the guaranteed issue, you can keep that amount of coverage with no medical questions asked.

Plan Beneficiary

Please review and update your beneficiary information in our HR system. This will help ensure that your life insurance benefits are directed according to your wishes.



Short-Term Disability

Employees can elect a Short-Term Disability (STD) policy through Mutual of Omaha. STD is an income protection plan. Should you become unable to work for a period due to a disability, it will replace 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; otherwise, STD benefits start after a 7-day waiting period.

The STD policy does exclude payment for 6 months for pre-existing injuries or illnesses that started up to 3 months before enrolling in the policy. *This pre-existing condition exclusion does not apply in 2027 if you were enrolled in STD in 2026 as Mutual of Omaha will "grandfather" your past coverage.*

Virtual Mental Healthcare

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. If you need confidential mental healthcare, we have two options for you.



First Stop Health: All employees and family members covered by one of our medical plans are invited to contact First Stop Health to take advantage of free and unlimited mental healthcare. First Stop Health's contact information is at the back of this guide.



Telus Health: If you are not covered by one of our medical plans, you and anyone in your household are invited to contact Telus Health for 3 free counseling sessions, per person, per issue, per year. Here is the contact information:

one.telushealth.com
User ID: thrasher
Password: eap
Phone: 800-433-7916



Wellness Services Through Telus Health

Through TelusHealth we also offer ALL employees Health and Wellness Coaching Programs free of charge. To enroll reach out to one.telushealth.com (User ID: thrasher and Password: eap) or 800-433-7916.



Tobacco/Nicotine Cessation | Get the personalized support and tools you need to help you quit smoking or using tobacco and nicotine products for good. Upon quitting the use of tobacco/nicotine, please notify HR. After one (1) year of being tobacco and nicotine-free, you will receive a cash bonus.

Stress Management | A flexible program designed to help you reduce the harmful effects of stress, tailored to your preferences and goals. Identify your stress triggers and develop strategies to overcome them with the help of your coach.

Weight Management | This program focuses on lifestyle changes you can stick with for life. Our coaches will assist you with effective, practical guidelines for creating your own healthy eating and exercise plan to help you reach your goals.



Diabetes Prevention | A program aimed at people who have been diagnosed with high blood sugar levels that are not yet in the diabetic range or who have concerns about developing diabetes because of family history or other reasons.



Sleep Habit Management | Sleep is critical to your health and well-being. With your coach's help, you will be able to identify current barriers to getting a good night's sleep, establish strategies for overcoming them, and create specific goals for better sleep habits.

Supplemental Insurance



Accident Insurance

Employees can elect Accident Insurance to help cover expenses related to an accident. In addition to the benefits below, the plan pays a once-a-year $50 wellness screening benefit per covered person. There are no health questions or pre-existing condition limitations for this benefit.

- **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.

Hospital Indemnity Insurance



Employees can elect Hospital Indemnity Insurance to help cover hospital stay expenses. In addition to the benefits below, the plan pays a once-a-year $50 wellness screening benefit per covered person. There are no health questions or pre-existing condition limitations for this benefit.

- **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

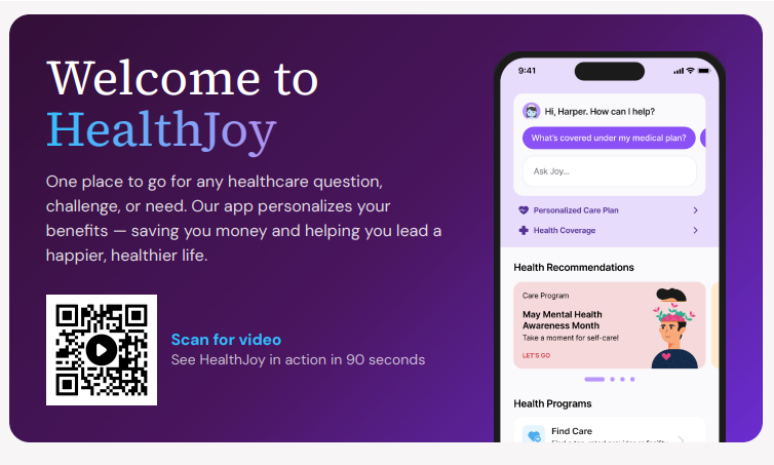
Employees can elect Critical Illness Insurance to receive a lumpsum benefit for employees or covered spouses/children diagnosed with a covered critical illness, like a heart attack, stroke, or cancer. In addition to the benefits below, the plan pays a once-a-year $50 wellness screening benefit per covered person. There are no health questions asked for this coverage. If you were diagnosed with a critical illness prior to enrolling, that critical illness will not be eligible for reimbursement UNLESS you were covered by critical illness coverage during the previous year. *Mutual of Omaha will "grandfather" your coverage from 2026.*

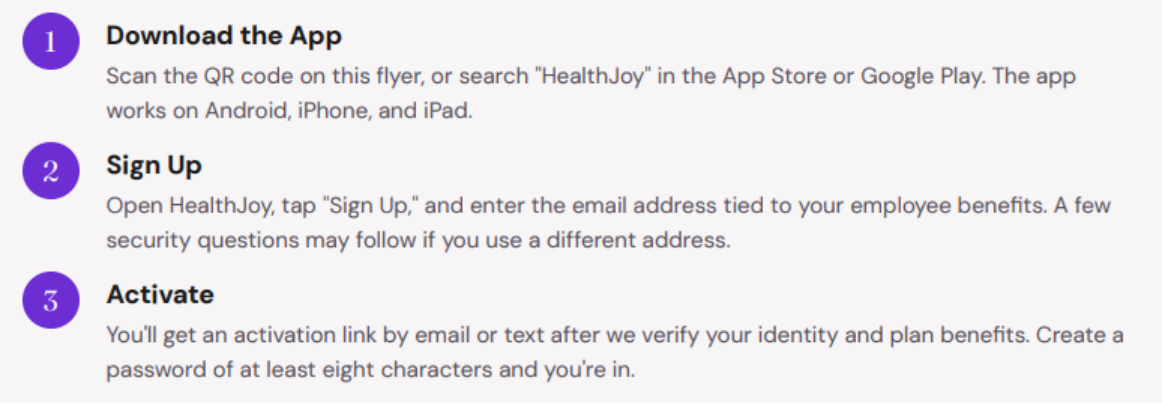
- **For you.** You can choose a $20,000 benefit, with no medical questions asked.
- **For your spouse.** If you elect coverage for yourself, you can choose a $10,000 benefit, no medical questions asked.
- **For your child(ren).** A $10,000 benefit included for free if you enroll in the plan.

HealthJoy App

We offer every employee free access to the Healthjoy app available for download on the App store or Google Play. Use your company email to gain access. HealthJoy is one platform that replaces all other benefits websites and tools. With this app:

- You have access to all your benefits cards. No more worrying about whether you have your card when you head to your health provider!
- Search for providers with real cost scores, quality ratings, and appointment scheduling so you can find the lowest-cost, highest quality provider you need. HealthJoy will even suggest the providers that are best for you.
- JoyAI in the app is your personal health assistant. It's trained on our benefits plans so it can answer your questions in plain language, provide plan comparisons, answer coverage questions, look up providers for you, and give you cost estimates instantly. It can even look at your bills and make sure they are coded correctly and possibly save you money.
- JoyAI is backed by a human concierge team that handles complex situations such as claims disputes, appointment scheduling, and care coordination. It's available 24/7/365 to help you!





Time Away from Work



Earned Time Off

Earned time off (ETO) is a bank of vacation time that you earn each pay period. You may request to use this type of leave when you are planning to be away from work for any reason. ETO is available for all employees except seasonal, part-time, and some commissioned employees. Under certain state laws, certain employees are also eligible for sick leave. See your Employee Handbook or talk to HR for more information.

Paid Holidays



We pay eligible employees (including full-time and full-time seasonal employees) for these holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day After Thanksgiving, and Christmas Day. 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. Commissioned and part-time employees are not eligible.



Paternity Leave | From day one of employment, all employees will have 2 days of paid paternal leave. After 1 year at the company, you will have 5 days of paid leave available. This leave is optional and must be taken within 3 months of welcoming your new family member by birth or adoption.

Maternity Leave | Mothers are eligible for paid leave to welcome their new family member(s)! From day one of employment, you are eligible for 2 weeks of paid leave at 100% of your base salary. After 1 year of employment, you are eligible for 6 weeks of paid leave at 100% of your base salary. 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). Contact HR to use this benefit!

Retirement Plan | 401(k) Savings Plan

We offer all full-time employees and qualifying part-time employees (outlined by IRS) the option to participate in our 401(k) plan. We have two types of 401(k) plans and you can participate in either or both.



- **Pre-Tax (Traditional) |** Your contributions are not taxed at the time you defer them from your paycheck. 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 contributions are taxed at the time you defer them from your paycheck. You will not pay taxes on qualified withdrawals, including any earnings.

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. You are vested 20% in the company's match dollars by your 2nd work anniversary and then vest 20% more years 3-5 until you are fully vested by your 6th work anniversary. To enroll in the plan, 1) visit www.principal.com/enroll to create an account and enter your contribution amount or 2) text the word "**enroll**" to **78259**.

Provider Contact List

Medical and Prescription Drug
Personify (administrates claims)
Email: support@personifyhealth.com
Website: www.personifyhealth.com

Cigna (Medical Provider Network)
Website: www.cigna.com
Search in the PPO > Choice Fund PPO Network
Phone: 800-848-3831

Strada Health (onsite and near site clinic)
@ Omaha Headquarters @ listed times
11810 Nicholas Street, Suite 102, Omaha, NE 68154
Phone: 402-401-4404

Vivid Clear (Pharmacy Benefits Manager)
Phone: 877-848-4379
Website: www.vividclearrx.com
HyVee Mail Order: 866-794-9833

SHARx (fills brand name & specialty drugs)
Phone: 314-451-3555, option 1
Email: SHARx@sharxplan.com
Member Portal: www.app.sharxplan.com

First Stop Health (virtual healthcare)
Phone: 888-691-7867
Website: www.firststophealth.com
Download app:

401(k) Retirement Plan
Principal
Phone: 800-547-7754
Website: www.principal.com

HSA & Dependent Care Flex Account
Voya Financial
Phone: 800-955-7736
Website: www.voya.com
OR, if you use Rippling, find your accounts there

Dental
Delta Dental
Phone: 866-827-3319
Website: www.deltadentalne.org

Vision
EyeMed
Phone: 866-939-3633
Website: portal.eyemedvisioncare.com

Basic & Voluntary Life and AD&D
Short-Term Disability
Accident, Critical Illness, Hospital Indemnity
Mutual of Omaha
Phone: 800-955-7736
Website: www.mutualofomaha.com

HealthJoy Team
*Assists with b*enefit coverage questions, choosing a plan that works for you, ordering ID cards, finding a form, finding a provider, claim questions and explanation of benefits.
Phone: 877-500-3212
Email: support@healthjoy.com

Find more benefit information and documents in your HealthJoy app or in our benefits portals.

Thrasher:

Supportworks:

2027 Bi-Weekly Premiums & Rates

**Benefits are deducted in the 1st and 2nd paychecks of each month – 24 times per year.*

Medical	Traditional Plan		Low Premium Plan	
	Wellness	Non-Wellness	Wellness	Non-Wellness
Employee Only	$92.00	$115.00	$63.22	$79.03
Employee + Spouse	$235.88	$294.85	$191.84	$239.80
Employee + Child(ren)	$201.43	$251.79	$172.66	$215.82
Family	$322.21	$402.76	$282.09	$352.62

Dental	No Orthodontia Plan	Orthodontia Plan
Employee Only	$8.00	$18.00
Employee + 1	$15.00	$32.00
Employee + 2 or More	$25.00	$52.00

Vision	
Employee Only	$2.28
Employee + Spouse	$4.33
Employee + Child(ren)	$4.56
Family	$6.71

HSA Match	Traditional Plan	Low Premium Plan
Employee Only	$500.00	$1,000.00
Employee + Spouse	$750.00	$1,250.00
Employee + Child(ren)	$750.00	$1,250.00
Family	$1,000.00	$1,500.00

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 your HR software for pricing.*	*This is calculated based on your weekly income – see your HR software for pricing.*
Employee + Spouse	$9.42	$6.89		
Employee + Child(ren)	$7.78	$7.53		
Family	$12.69	$10.55		

Voluntary 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 your HR software for pricing.*
Spouse	*You can elect up to $250k in increments of $10k. The maximum is 50% of the employee's paid life insurance. You must elect employee life insurance to elect spouse life insurance. See your HR software for details.*
Child(ren)	*$5,000 or $10,000 for each child. The cost is $0.13 per $1,000.*