

2026 EMPLOYEE BENEFITS OVERVIEW



April 1, 2026 through December 31, 2026

The contents of this booklet are intended for general information purposes only. It is not to be relied upon as a summary plan description or for the determination of any policy benefits, limitations, or exclusions. The master insurance policies issued by the respective carriers will be relied upon exclusively to determine all benefits.

ENROLLING FOR 2026 BENEFITS



WELCOME

The health of our employees is a priority, and we recognize the importance of providing quality benefits as part of our overall compensation package. This Employee Benefits Overview (EBO) is provided as a convenient reference document of your benefit options.

How to Enroll

To ensure your benefit elections are accurate and processed correctly, enrollment will be completed exclusively by phone through our dedicated Benefits Call Center. A trained benefits representative will guide you step-by-step, enter your elections for you, and answer any questions. For more information about your benefits, visit roisphoenixbenefits.com.

Enrollment steps:

- 1) Review the provided benefit material.
- 2) When ready to make benefits elections, call the Benefits Call Center to enroll.
- 3) If possible, be in front of a computer or smart device when calling.
- 4) A benefits representative will enroll you over the phone or through a video call.

Benefits Call Center Contact Information:

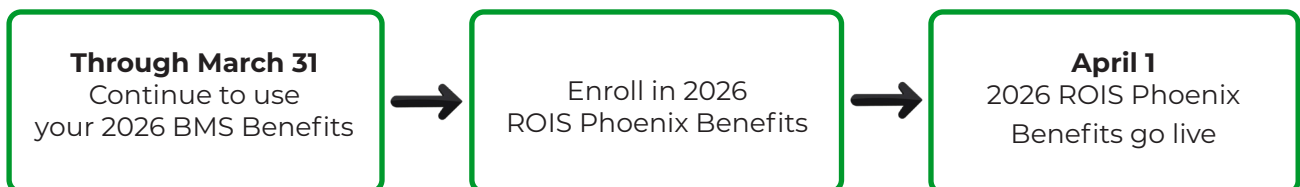
Phone: 1-877-282-0808
Hours of Operation: Monday – Friday,
7:00 a.m. to 5:00 p.m. CST (excluding Holidays)

What if I still have questions or need more information?

- The Frequently Asked Questions document will have answers to common questions that you may have.
- Email questions to roisphoenixbenefits@bimgroup.us and a benefits team member will assist you in getting your questions answered.

WHAT TO KNOW

- Benefits are effective April 1.
- Enrollment can only be completed by calling the Benefits Call Center at: **1-877-282-0808**.
- New ID cards will be issued and mailed directly to you.
- Policy numbers and carrier portal logins will change.
- For additional information visit roisphoenixbenefits.com



2026 BENEFITS DECISION MAP

Choose among the following plans and programs during the annual enrollment period. In addition to the options shown below, you can choose to actively decline any coverage, with the exception of short-term disability, long-term disability and basic life insurance.

Health Care Coverage

Plan	Choices
Medical & Pharmacy	<ul style="list-style-type: none"> • Consumer Choice Plan • Point of Service Plan • In-Network Only Plan
Dental	<ul style="list-style-type: none"> • Comprehensive Dental Plan
Vision	<ul style="list-style-type: none"> • Vision Core Plan • Vision Enhanced Plan
Pretax health savings and flexible spending accounts	<ul style="list-style-type: none"> • Health Savings Account • Health Care Flexible Spending Account • Dependent Care Flexible Spending Account

Financial protection

Plan	Choices
Life insurance	<ul style="list-style-type: none"> • Employee • Spouse / domestic partner • Child(ren)
Supplemental insurance	<ul style="list-style-type: none"> • Critical illness • Accident & injury protection • Hospital care
Personal coverage and protections	<ul style="list-style-type: none"> • Personal liability protection • Legal services • Personal ID theft and anti-virus protection (family coverage)

Eligibility

Employee Eligibility

You are eligible to enroll in ROIS Phoenix benefits if you are:

- A regular, permanent U.S. Employee working 30 or more hours per week.

You will make your benefits selection during the annual open enrollment period. You will not be able to make benefit election changes until the 2027 open enrollment period without a qualifying life event.

Dependent Eligibility

You may enroll the following eligible dependents in the medical, dental, vision and dependent life insurance plans:

- Your same- or opposite-sex spouse, as recognized by state law (from whom you are not legally separated or divorced).
- Your same- or opposite-sex domestic partner who has been living with you in a spouse-like relationship for at least 12 months.
- Your child(ren) or the child(ren) of a spouse or domestic partner who are under the age of 26.

Change in Family Status

Once your enrollment decisions take effect, you cannot change your elections unless you have an eligible change in status during the plan year and you update your enrollment with a Benefits Representative within 30 days of the qualifying event.

- Marriage, divorce, or legal separation
- Birth, adoption, or placement of a child for adoption
- Death of a covered individual
- Loss of benefit coverage (for you or a dependent)



MEDICAL BENEFITS

Your medical coverage is designed to promote good health and protect you and your family from major financial hardships in the event of illness or injury. Aetna is your health insurance carrier using the **Aetna national provider network**. Pharmacy benefit programs are administered through **CVS Caremark**. The chart below is a summary of the medical coverage.

In-Network Only Coverage

This Aetna plan provides coverage for services received from a designated, limited network of participating providers. By utilizing a focused provider network, the plan is designed to help manage healthcare costs while maintaining access to quality care. To receive benefits at the highest level and avoid being responsible for the full cost of services, employees are encouraged to confirm that their physicians, hospitals, and other healthcare providers participate in the Aetna network before scheduling care.



Medical Benefits Summary

In Network Benefits / Member Cost Shares	Consumer Choice HDHP	Point of Service PPO	In-Network Only PPO
HSA Employer Contribution	\$350 / \$700	n/a	n/a
Calendar Year Annual Deductible (Indiv / Family)	\$1,700 / \$3,400	\$800 / \$2,400	\$600 / \$1,200
Coinsurance (Plan / Member)	80% / 20%	80% / 20%	80% / 20%
Medical Maximum Out-of-Pocket	\$4,700 / \$9,400	\$4,800 / \$9,600	\$2,800 / \$5,600
Rx Maximum Out-of-Pocket	Subject to Medical Deductible	\$2,000 / \$4,000	\$2,000 / \$4,000
Covered Services			
Primary Care Office Visit	Deductible then 20%	Deductible then 20%	\$30 Copay
Specialist Office Visit	Deductible then 20%	Deductible then 20%	\$50 Copay
Preventive Care	No Charge	No Charge	No Charge
Emergency Room	Deductible then 20%	Deductible then 20%	Deductible then 20%
Rx Deductible	Subject to Medical Deductible	Subject to Medical Deductible	No Coverage
Rx Copays	Deductible then \$10 20% to \$50 Rx Max 20% to \$80 Rx Max	\$15 20% to \$50 Rx Max 20% to \$80 Rx Max	\$15 20% to \$50 Rx Max 20% to \$80 Rx Max
Mail Order Rx Copays	Deductible then \$25 20% to \$125 Rx Max 20% to \$200 Rx Max	\$37.5 20% to \$125 Rx Max 20% to \$200 Rx Max	\$37.5 20% to \$125 Rx Max 20% to \$200 Rx Max
Medical Payroll Deductions - Monthly			
Employee	\$119.00	\$231.00	\$132.00
Employee + Spouse	\$261.00	\$507.00	\$290.00
Employee + Child(ren)	\$213.00	\$415.00	\$237.00
Family	\$356.00	\$692.00	\$395.00

NOTE: The above references in-network benefits only; for out-of-network benefits, see full summary of benefits.

DENTAL & VISION BENEFITS

Dental Benefits Summary



In-Network Benefits / Member Cost Share	PDP Plus
Calendar Year Annual Deductible	\$50 Individual \$150 Family
Dental Annual Maximum (Excludes Ortho Services)	\$2,000
Orthodontia Lifetime Maximum (Per Member)	\$2,000
Benefits Overview ¹	
Preventive & Diagnostic	No Charge
Basic Oral Surgery	Deductible then 20%
Basic Restorative	Deductible then 20%
Endodontics	Deductible then 20%
Periodontics	Deductible then 20%
Major Restorative	Deductible then 50%
Prosthodontics	Deductible then 50%
Orthodontics	50%
Orthodontics Age Limit	None
Dependent Age	To Age 26
Dental Payroll Deductions - Monthly	
Employee	\$18.00
Employee + Spouse	\$37.00
Employee + Child(ren)	\$43.00
Family	\$53.00

1. For a complete listing of covered services, see the carriers' Certificate of Coverage and plan document. Please note the summary above is for In-Network benefits only.

Vision Benefits Summary



In-Network Benefits / Member Cost Share ¹	Vision Core	Vision Enhanced
Copays		
Exams	No Charge	No Charge
Lens Coverage		
Single Vision Lens	\$15 Copay	\$15 Copay
Lined Bifocal Lenses	\$15 Copay	\$15 Copay
Lined Trifocal Lenses	\$15 Copay	\$15 Copay
Frames	\$150 retail allowance	\$250 retail allowance
Contact Lenses (In lieu of glasses)		
Fitting Fee	Up to \$40	Up to \$40
Elective	\$150 allowance	\$150 allowance
Medically Necessary	No Charge	No Charge
Service Frequency		
Exam	12 Months	12 Months
Lenses	12 Months	12 Months
Frames	12 Months	12 Months
Vision Payroll Deductions - Monthly		
Employee	\$8.14	\$13.81
Employee + Spouse	\$15.44	\$26.19
Employee + Child(ren)	\$17.09	\$29.00
Family	\$24.20	\$41.23

1. Above referenced benefits are for in-network only; for out of network benefits, please see full benefit summary provided by carrier.



Download the MetLife Mobile App for your device from the App Store or scan the QR code.



BENEFIT ENHANCEMENTS



CVS Virtual Care™

Get on-demand care and mental health services, via laptop or phone, through one convenient digital platform. Talk to a licensed doctor or nurse, 24/7, about minor illnesses, infections or injuries. Or schedule mental health counseling 7 days a week by appointment.

Go to [CVS.com/virtual-care](https://www.cvs.com/virtual-care) to register and schedule an appointment.

CVS Specialty® Pharmacy

CVS Specialty makes it easier to manage your medications and connects you with a care team that has expertise in your condition.

Your team — nurses and pharmacists who are specially trained in your condition — helps you understand how to use your medicine. They'll also:

- Remind you when it's time to refill
- Help you stay on track with your treatment
- Help you manage symptoms and side effects

CVS Specialty provides:

- Delivery to your home, doctor's office, a CVS Pharmacy® or any place you choose, at no added cost (where allowed by law)
- Package tracking for prompt delivery
- Flexible payment options

Get started at [CVSSpecialty.com](https://www.CVSSpecialty.com).

Hearing Health Care Program

You have access to a hearing health care program brought to you by EyeMed and Amplifon Hearing Health Care. Amplifon provides custom hearing solutions that best fits your lifestyle and budget from one of 10 manufacturers. Amplifon also provides one year of free follow-up care, two years of free batteries, and a three year warranty! You are covered by a risk-free 60-day trial with a 100% money-back guarantee. Also, if you find the same product at a lower price, Amplifon will not only match that price, but beat it by 5%!

For more information and to find a provider call Amplifon at **1-888-832-1867**. Amplifon will help you schedule an appointment and make sure the discount is applied!

MinuteClinic®

With your included MinuteClinic® benefit in your plan, healthier happens together. You get more options for where and when you get care. Plus, it's a lower-cost alternative to the emergency room or urgent care.

MinuteClinic® can help you:

- Get care 7 days a week, including evenings.
- Choose in-person and virtual care options to easily access care your way.
- Treat a variety of illness and injuries.

24 Hour Nurse Line

Talk to a registered nurse anytime. You can get helpful information and resources, and maybe even save a trip to the doctor's office.

Chat with a nurse through our 24-Hour Nurse Line at 1-800-556-1555 (TTY: 711).



LIFE AND DISABILITY INSURANCE



Employer-Paid Group Life and AD&D

Life insurance is a critical component of financial planning and is used to support your loved ones in the event of your death. Basic life insurance is employer-paid. This policy also includes an Accidental Death & Dismemberment (AD&D) benefit. AD&D insurance provides benefits to you or your beneficiary if you suffer loss of life or limb due to an accident. AD&D is considered “double indemnity” which means that if your death is due to an accident, your beneficiary would receive double the life insurance benefit. Your policy may include benefit reductions based on specific ages, so please refer to the carriers’ policy for details.

Your basic life insurance policy is equal to two times your annual base salary to a maximum of \$500,000.

Voluntary Life and AD&D

You may also purchase additional life insurance for you, your spouse and child(ren) that would pay in addition to the basic group life policy we provide. Premiums are based on your age and the amount of insurance you want to purchase. The full Guarantee Issue amount below is **available upon initial eligibility**. Guarantee issue means no medical questions are required to obtain coverage. Your policy may include benefit reductions based on specific ages, so please refer to the carriers’ policy for details.

	Employee	Spouse	Child(ren)
Voluntary Life and AD&D Increments	\$10,000	\$5,000	\$10,000
Guarantee Issue Amount	\$250,000	\$50,000	\$10,000
Maximum Amount	5x annual base salary to \$1,000,000	\$250,000	\$10,000

NOTE: Voluntary life election of employee is required to enroll spouse/child(ren) in additional coverage. Contact Human Resources with questions.

Employer-Paid Disability

Disability benefits are designed to provide income replacement in case you are unable to work due to an illness or injury. Short-Term Disability lasts for a specified amount of time and if you are still unable to return to work beyond that time, Long-Term Disability would begin, subject to the policy limitations outlined below.

Disability Benefits Summary		
	Short-Term	Long-Term ¹
Benefits begin after	7 days	180 days
Duration	26 weeks	SSNRA
Amount of income protection	60%	60%
Maximum Amount	\$3,000 weekly	\$15,000 monthly

1. Pre-existing conditions apply as follows: If you are treated for a condition in the 3 months prior to coverage, no benefits will be paid if disability begins in the first 12 months of coverage.

See Plan Summary for details on Limitations and Exclusions.


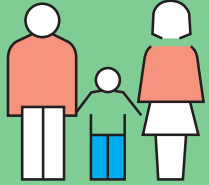



SAVINGS, SPENDING, & WELL-BEING

ROIS Phoenix offers various pretax savings and spending accounts to help you save for eligible health care, dependent care and commuter expenses in a tax-advantaged way.

Health Savings Account (HSA)

If you elect the HDHP (HSA) Medical Plan, you may be eligible to contribute money into a Health Savings Account (HSA). This is a personal bank account designed to allow you to save pre-tax dollars for current and future medical expenses. Money in this account is always yours, and unused funds roll over year after year, providing savings for future medical expenses. Even though there is no limit to the amount of money you can accumulate in your account, there are annual contribution limits set each year by the IRS. The contribution limits are based on who you are covering under your medical plan. The contribution limits for January 1st – December 31st are as follows and are subject to change, per IRS regulations.

		
Single Medical Plan	Medical Plan with Dependents	Over Age 55
\$4,400 Annual Contribution Limit	\$8,750 Annual Contribution Limit	Additional \$1,000 Annual Catch Up Contribution

Flexible Spending Accounts (FSA)

Flexible Spending Accounts (FSA) offer you the opportunity to deduct some of your income from your payroll on a pre-tax basis to pay for certain healthcare expense that may not be covered as part of your benefit plans. In addition to the pre-tax savings benefit, your total election amount will be available at the beginning of the plan year. You will “pay back” the program with future paycheck deductions.

Flexible Spending Account Details

Annual Contribution Limits	Up to \$3,400
Medical FSA (Available with PPO Plans or stand-alone)	Qualified Expenses: Medical, Dental, Vision, Pharmacy, Over-the-Counter Medications
Debit Card Included	Yes
Plan Year	April 1, 2026 - December 31, 2026



SAVINGS, SPENDING, & WELL-BEING

ROIS Phoenix offers various pretax savings and spending accounts to help you save for eligible health care, dependent care and commuter expenses in a tax-advantaged way.

The Dependent Care Account (DCFSA)

This account allows you to payroll deduct **pre-tax dollars** to fund the childcare of children under the age of 13, or a disabled spouse, child, or parent. This account can be used for daycare, preschool, after-school care, summer day camp, or elder care.

The annual maximum contribution is \$7,500 for individuals or married couples filing jointly, or \$3,750 for married individuals filing separately. Married couples have a combined \$7,500 limit, even if each has access to a separate dependent care FSA. This account can only be used as the money accumulates from your paycheck and must be spent by the end of the Plan Year or may be forfeited. Please refer to the plan policy for specific details regarding rollover allowances or extension periods.

Commuter Account

ROIS Phoenix offers commuter benefits for all employees who are not in field sales role through a voluntary program that offers pre-tax advantages on qualified transit expenses.

If you would like to make commuter account elections for 2026, look for more information regarding a separate enrollment process through our commuter account administrator.



SUPPLEMENTAL BENEFITS

ComPsych® GuidanceResources® Program



Personal problems, planning for life events or simply managing daily life can affect your work, health and family. ComPsych® GuidanceResources® is a company-sponsored service that is available to you and your dependents, at no cost, to provide confidential support, resources and information to get through life's challenges. This flyer explains how ComPsych® GuidanceResources® can help you.

Employee Assistant Program

Your Employee Assistance Program (EAP) is a confidential assistance program to help address the personal issues you and your dependents are facing. This service, staffed by experienced clinicians, is available by phone 24 hours a day, seven days a week. A GuidanceConsultantSM is available to listen to your concerns and refer you to a local provider for in-person counseling or to resources in your community. Call any time with personal concerns, including:

- Depression
- Stress & Anxiety
- Marital & Family Conflicts
- Alcohol & Drug Abuse
- Job Pressures
- Grief & Loss

Legal Resources

When a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, you can also be referred to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call any time with legal issues including:

- Divorce and family law
- Bankruptcy
- Debt Obligations
- Criminal actions
- Landlord and tenant issues
- Civil lawsuits
- Real estate transactions
- Contracts

Financial Planning

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- Saving for college
- Tax questions
- Getting out of debt
- Estate planning
- Retirement planning

Online Information, Tools and Services

GuidanceResources® Online is your one stop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Create your own account by going to www.guidanceresources.com.

Each time you return to the site, you will find personalized, relevant information based on your individual life needs.

WE ARE AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK

Call: 800.311.4327

TRS: Dial 711

Online: guidanceresources.com

Your company Web ID: GRS311

SUPPLEMENTAL BENEFITS

Caregiving Support



Meet Wellthy, a support solution that helps you navigate the responsibilities of caring for the ones you love, including yourself. Through Prudential's Well-being Hub, you now have access to a curated set of caregiving resources, tools, and educational content designed to help you stay informed, organized and confident as you navigate care. Getting started is quick, simple, and available anytime through the Well-being Hub.

Caregiving tools available to you:

- Care Planning Content & Guides
- Care Plan Builder
- Shared Calendar
- Medication and Contact Trackers
- Document Storage



Identity Theft Restoration

For victims of identity theft, IDResources® includes unlimited telephonic assistance from our staff of attorneys, financial professionals and counselors. Services are designed to address legal, financial and work/life issues associated with identity loss, assist with restoration of identity, and assist with damage to credit history.

Travel Assistance Services

You now have access to IMG's Travel Assistance Services, an indispensable offering available to you and your dependents. IMG has extensive experience handling complex and remote medical transport situations, as well as providing support for travel concerns when they arise. Our team of international, multilingual specialists are accustomed to working across time zones and with different languages and currencies. Utilizing IMG's extensive global network of medical care providers, our onsite 24/7/365 U.S.-based call center is available day or night to provide high-quality care you can depend on. Toll-free from within the U.S.: +1 (855) 847-2194. From anywhere in the world: +1 (317) 927-6881.

- Emergency Medical Transport Services
- Medical Assistance Services
- Travel Assistance Services
- Security Assistance Services

Voluntary Supplemental Benefits



For additional protection for you and your family, ROIS Phoenix offers the following supplemental insurance through Allstate:

- Critical illness insurance
- Accident & injury protection insurance
- Hospital care insurance
- Group Term Life
- ID Theft & Legal Coverage
- Pet Insurance

These insurance coverages can be used to cover out-of-pocket medical costs in varied circumstances. They are completely optional and in addition to coverage available through the ROIS Phoenix medical plan.

You pay 100% of the cost on an after-tax basis at group rates. To receive coverage, you must be actively at work. No evidence of insurability is required; however, dependents may be subject to certain state rules and restrictions.

Contact Information At-A-Glance

Medical / Pharmacy Benefits		Customer Service: 1-888-792-3862 www.aetna.com
Dental Benefits		Customer Service: 1-800-942-0854 www.metlife.com
Vision Benefits		Customer Service: 1-888-581-3648 www.eyemed.com
Health Savings Account Flexible Spending Account Dependent Care Account Commuter Account		Customer Service: 1-866-283-5151 Email: info@jbcpros.com
Employer-Paid Group Life & AD&D Voluntary Life & AD&D Disability		Customer Service: 1-800-778-4357 www.prudential.com
Voluntary Supplemental Benefits		Customer Care & Call Center: 1-606-878-2775
Enrollment Support & Benefits Information		Benefit Education & Enrollment Customer Service: 1-877-282-0808 www.roisphoenixbenefits.com
Additional Assistance Claims, Billing, & Enrollment Resolution Benefit Planning Firm		April Satterly Client Service Concierge Phone: 859-255-9455 ext. 1127 Email: roisphoenixbenefits@bimgroup.us

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ROIS Phoenix - 2026 EBO - rev - 02-26-2026 - FINAL