

A photograph of a man with a beard and a red and white plaid shirt sitting in a wheelchair. He is smiling and looking down at a young girl with dark hair in pigtails, who is also smiling. The girl is wearing a dark blue floral patterned shirt. They are outdoors in a grassy area with trees and a house in the background. A large blue chevron graphic is overlaid on the left side of the image, containing the year "2026".

2026

***Benefits
Guide***

This publication contains important information about your employee benefit program.

Please read thoroughly.

Table of Contents

Welcome.....	3	Disability	21
Upwise.....	4	Dependent Care Flexible Spending Account (FSA)	22
Allsup.....	5	Voluntary Critical Illness	23
Medical Plans.....	6	Voluntary Accident	24
Where Should You Go for Care?.....	11	Additional Benefits	25
Telemedicine	13	Welcome to Your Employee Perks Discount Program!.....	27
Dental Benefits.....	14	Pet Insurance.....	28
Vision Benefits.....	16	Legal Plans.....	29
Qualified High Deductible Health Plan (QHDHP) and Health Savings Account (HSA)	17	BenManage—Online Enrollment Platform.....	30
Health Payment Account	18	Financial Wellness.....	32
Ancillary Benefits	19	Contact Information.....	33
Features.....	20		



Welcome!

Your Benefits

Welcome to the Valcourt Group's benefits program. It is our pleasure to provide you with a copy of our benefits enrollment guide. Its purpose is to acquaint you with the benefits available to employees of the Valcourt Group. We hope you find this guide useful as you weigh your benefit options.

The Valcourt Group offers a comprehensive benefits package which supports your goals of good health and financial stability. Benefits include medical, dental, vision, life, and disability coverages.



Eligibility

All full-time employees are eligible for the benefits described in this guide beginning on the first of the month following 30 days of employment. Dependents are eligible for certain benefits according to the following eligibility guidelines.

Type of Dependent	Eligibility Requirements
Spouse	Must be legally married to the employee
Biological Child	Under age 26
Adopted/Foster Child	Under age 26
Step-Child	Under age 26
Child Covered Under a Qualified Medical Child Support Order (QMCSO)	Order must be a Qualified Medical Child Support Order (QMCSO)
	Must be incapable of self-sustaining employment because of physical, mental, or other developmental disability, such as a mental illness or a mental health disorder.
Disabled Child Age 26 or Older	The disabled child must live with the employee for more than half of the year the child was covered under the plan before turning age 26. The child must also be dependent on the employee for a majority of financial and maintenance support.

During enrollment, make sure to include only eligible dependents on your plan. Valcourt will be undergoing a dependent and working spouse verification in 2026.

upwise

Benefits are a big deal

Meet Upwise, a digital engagement platform that helps you choose your benefits by offering a personalized and comprehensive recommendation.

- 1 Take the interactive survey**
 In 10 minutes or less at the start of enrollment Upwise explores your health, wellness, finances, and future plans.
- 2 Get your recommendation**
 Upwise provides a tailored recommendation including all the benefits your employer provides, not just major medical.*
- 3 Enroll with confidence**
 Choose the benefits that best fit your and your family's unique needs and preferences.

Learn more at Upwise.com



← Scan the QR code to
to learn more now

* Upwise makes recommendations to employees on benefits such as Medical, Dental, Vision, Supplemental Term Life, STD, LTD, Accident, CI (including Cancer plans), HI, and HSA Contributions, Healthcare FSA, Pet, Legal, and Fraud Protection. Employees should refer to their employer's benefit website for which benefits their employer has chosen to have Upwise consider in making its recommendations. Employees may have additional benefits available to them that are not considered by Upwise.

Upwise is offered by MetLife companies (Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, Metropolitan General Life Insurance Company, MetLife Legal Plans, Inc., MetLife Pet Insurance Solutions LLC, and/or MetLife Consumer Services, Inc.) for educational purposes. Upwise uses decision support and benefits engagement software developed by Nayya Health, Inc., including an AI machine learning model that develops recommendations for major medical insurance plans. Your use of Upwise is subject to Nayya's Terms of Service. Recommendations are made by Nayya Health Insurance Center, LLC, a licensed insurance producer, based on information shared or authorized by users and their employers. No representations or warranties are made regarding the recommendations. Users are responsible for making their own decisions about benefits and recommendations should not be relied upon as legal, tax, investment or financial advice. All information will be maintained in accordance with Nayya's Privacy Policy.

L0924043025[exp0926][All States][DC, GU, MP, PR, VI]



Allsup Benefits Coordination Provides the Expert Guidance You Need For Healthcare Coverage Transitions

Medicare Eligible and Still Working? The Healthcare Solution is Simple

Understanding healthcare insurance and getting the coverage you need is a complex, confusing and frustrating process without proper guidance.

Allsup Benefits Coordination provides the support and assistance you need. We simplify the process so you can make a clear choice about leaving your employer's group health plan and moving to Medicare coverage. Here's how you can benefit:

Smooth and Seamless Coverage Transitions

We will help you easily transition to new healthcare insurance when an employer is no longer offering group health plan coverage or when you become eligible for Medicare.

Trained Healthcare Benefit Specialists

We have certified and licensed specialists who will personally consult with you and share their expertise and in-depth insights about healthcare benefits.

Personal Attention to Individual Needs

We work with and understand all types of healthcare plan options. We also take your lifestyle factors into consideration, which can make a difference in your decision. This includes your age, income, family size, insurability, and disability status.

Understand Your Coverage Options

We can help you choose healthcare insurance that best fits your medical and financial situation by evaluating a number of options, even if you're transitioning to new coverage. These options include:

- COBRA
- Retiree, employer and/or private group health insurance plans
- Medicare plans
- Marketplace exchange plans



Allsup Benefits Coordination Offers A Custom Solution Just For You

Your health, finances and lifestyle are impacted by the healthcare coverage you choose. We have designed our services particularly to help workers over the age of 65 who may have a variety of specialized needs.

With assistance from Allsup Benefits Coordination, you get the information you need to make a more informed and confident decision about the healthcare coverage that's right for you.

The Advantages of Allsup Benefits Coordination

Allsup Benefits Coordination is a personalized service that helps you better understand how healthcare works and the coverage options available to you. Our trained healthcare benefit specialists will:



Determine Eligibility



Assess Personal Needs



Review Coverage Options



Assist with Enrollment

About Allsup

Allsup and its subsidiaries provide nationwide Social Security disability, veterans disability appeal, return to work, and healthcare benefits services for individuals, their employers and insurance carriers. Founded in 1984, the company is based in Belleville, Illinois, near St. Louis.



Email us at allsuphealthcare@allsup.com

Call us at (888) 271-1173

allsupllc.com

Watch the ["How Medicare Works"](#) video

Medical Plans

Administered by Allegiance

	OAP Renewal		PPO Renewal		OHDHP Renewal	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
General Plan Information						
Individual	\$1,500	\$3,000	\$7,000	\$21,200	\$3,400	\$13,200
Family	\$3,000	\$6,000	\$10,000	\$30,000	\$5,400	\$21,200
Out-of-Pocket Maximum						
Individual	\$4,000	\$8,000	\$10,000	\$21,200	\$4,100	\$18,000
Family	\$8,000	\$12,000	\$14,000	\$30,000	\$7,100	\$30,000
Coinsurance and Copays						
Coinsurance	20%	50%	30%	0%	20%	50%
Primary Care	\$20 copay	Ded/coin	\$40 copay	Ded/coin	Ded/coin	Ded/coin
Specialist	\$40 copay	Ded/coin	\$60 copay	Ded/coin	Ded/coin	Ded/coin
Preventive Care Services	Waived		Waived		Waived	
Urgent Care	\$40 copay	Ded/coin	\$60 copay	Ded/coin	Ded/coin	Ded/coin
Emergency Room	\$250 copay		\$300 copay		Ded/coin	
Hospital Services						
Inpatient	Ded/coin	Ded/coin	Ded/coin	Ded/coin	Ded/coin	Ded/coin
Outpatient	Ded/coin	Ded/coin	Ded/coin	Ded/coin	Ded/coin	Ded/coin
Pharmacy						
Retail and Mail Order						
Tier 1	\$0 copay		\$10 copay		Ded/coin	
Tier 2	\$30 copay		\$40 copay		Ded/coin	
Tier 3	\$60 copay		\$75 copay		Ded/coin	
Tier 4	\$120 copay		\$150 copay		Ded/coin	



MEC Medical Plan—Administered by Bay Bridge

MEC	
Network	PHCS
Rx Network	ProCare Rx
Direct Primary Care (HC2U Network)	
Primary Care Visits	\$10 per visit—unlimited visits
Urgent Care Visits	\$25 per visit—unlimited visits
Chronic Disease Management	Unlimited consultations of 13 different chronic diseases
Diagnostic Tests	Covered with copay
Inpatient Benefits	
Daily Hospital Room Benefit	\$400 days 1-3 +\$200 per day after (max 60 days per year)
Inpatient Surgery	\$500 per day (max 1 day per year)
Anesthesia Benefit	\$100 per day (max 2 days per year)
ICU Benefit	Not covered
Mental/Nervous/Substance Abuse	Not covered
Skilled Nursing Facility	Not covered
Outpatient Benefits—Calendar Year Maximums	
Outpatient Surgery	\$250 per day (max 1 day per year)
Anesthesia Benefit	\$100 per day (max 2 day per year)
Diagnostic Tests	Not covered
Ambulance Benefit	Ground: \$50 Air: \$100
Physician Office Visit	\$50 per day (max 2 days per year)
Emergency Room—Illness	\$150 per day (max 2 days per year)
Emergency Room—Injury	\$150 per day (max 2 days per year)
Preventive Services Coverage	
In-Network Preventive Services	Covered at 100%—no deductible per ACA guidelines
Out-of-Network Preventive Services	Not covered
Additional Benefits	
Accident Benefit—Non-ER	Not covered
Accidental Death and Dismemberment (employee/spouse/child(ren))	Not covered
Telemedicine	No copay; covered at 100% Unlimited consultations
Prescription Benefits	3-tiered formulary
Tier 1	\$10 max
Tier 2	\$20 max
Tier 3	\$40 max

Medical Plans—Administered by Kaiser

*** Available for California Residents ONLY**

	DHMO	Kaiser 30
Network	Kaiser Permanente	Kaiser Permanente
Rx Network	Kaiser Permanente	Kaiser Permanente
	https://kp.org	https://kp.org
Benefits	In-Network	In-Network
Cost Share Information		
Deductible (individual)	\$5,500	\$0
Deductible (family)	\$11,000	\$0
Out-of-Pocket Max (individual)	\$7,500	\$3,000
Out-of-Pocket Max (family)	\$15,000	\$6,000
Coinsurance (in-network)	40%	N/A
Office Visits		
Primary Care	\$50	\$30
Specialist	\$50	\$40
Inpatient Services		
Inpatient Hospital	40% coinsurance	\$500/day
Outpatient Services		
Outpatient Facility	40% coinsurance	\$250
Lab/X-Ray	40% coinsurance	\$10/encounter
Emergency Care		
Emergency Room	40% coinsurance	\$150
Urgent Care	\$50	\$30
Prescription Drugs (retail)		
Generic	\$15	\$15
Preferred Brand	40% coinsurance	\$35
Specialty	40% coinsurance	30% coinsurance

Medical Plans—Administered by Kaiser

***Available for Maryland, Virginia, DC Residents ONLY**

	DHMO	Kaiser 30
Network	Kaiser Permanente	Kaiser Permanente
Rx Network	Kaiser Permanente	Kaiser Permanente
	https://kp.org	https://kp.org
Benefits	In-Network	In-Network
Cost Share Information		
Deductible (individual)	\$5,500	\$0
Deductible (family)	\$10,000	\$0
Out-of-Pocket Max (individual)	\$7,500	\$3,000
Out-of-Pocket Max (family)	\$15,000	\$6,000
Coinsurance (in-network)	30%	N/A
Office Visits		
Primary Care	\$40	\$30
Specialist	\$50	\$40
Inpatient Services		
Inpatient Hospital	30% coinsurance	\$500/day
Outpatient Services		
Outpatient Facility	30% coinsurance	\$500
Lab/X-Ray	\$15/encounter	\$10/encounter
Emergency Care		
Emergency Room	30% coinsurance	\$250
Urgent Care	\$50	\$0
Prescription Drugs (retail)		
Generic	\$15	\$15
Preferred Brand	\$40	\$35
Specialty	30% coinsurance up to \$150	20% coinsurance

Medical Plan(s) Payroll Premium Deductions

Weekly Payroll Deductions (52)								
	OAP	PPO	HDHP	MEC Plan	CA Kaiser DHMO	CA Kaiser 30	MD/VA/DC Kaiser DHMO	MD/VA/DC Kaiser 30
Employee Only	\$84.34	\$45.96	\$64.63	\$9.33	\$41.65	\$74.65	\$51.28	\$72.43
Employee + Spouse	\$191.01	\$90.69	\$126.73	\$16.30	\$91.62	\$164.23	\$112.81	\$159.35
Employee + Child(ren)	\$138.97	\$77.75	\$104.28	\$19.44	\$83.29	\$149.30	\$102.56	\$144.87
Family	\$224.98	\$123.67	\$188.10	\$26.42	\$124.94	\$223.95	\$153.84	\$217.30

Bi-weekly Payroll Deductions (26)								
	OAP	PPO	HDHP	MEC Plan	CA Kaiser DHMO	CA Kaiser 30	MD/VA/DC Kaiser DHMO	MD/VA/DC Kaiser 30
Employee	\$168.68	\$91.93	\$129.25	\$18.66	\$83.29	\$149.30	\$102.56	\$144.87
Employee + Spouse	\$382.01	\$181.38	\$253.47	\$32.60	\$183.24	\$328.46	\$225.63	\$318.71
Employee+ Child(ren)	\$277.93	\$155.49	\$208.56	\$38.88	\$166.58	\$298.60	\$205.12	\$289.73
Family	\$449.95	\$247.33	\$376.20	\$52.84	\$249.87	\$447.90	\$307.67	\$434.60

Spousal Surcharge

A \$350 spousal surcharge will be added to your health insurance payroll deduction each month (broken out by paycheck) if you have elected coverage for your spouse and your spouse is eligible for coverage through his/her employer but elects not to enroll. This adjustment allows us to maintain a robust benefits program for all employees while encouraging spouses to utilize their available coverage options. If your spouse is eligible for coverage as an employee, the spousal coverage surcharge is waived.

Important Contact Information

- ✕ **Cigna PPO Network:** OAP/QHDHP/PPO
- ✕ **PHCS/MultiPlan Network:** Minimum Essential Coverage (MEC) Value Plan
- Z Locate providers: www.askallegiance.com
- Z Locate providers: www.multiplan.com
- Z Prescription information: www.askallegiance.com
- Z Prescription information: www.procarerx.com
- Z **800.877.1122**
- Z **800.496.2805**
- ✕ **Kaiser Permanente Network:** DHMO/Kaiser 30
- Z Locate providers: www.healthy.kaiserpermanente.org
- Z Prescription information: www.healthy.kaiserpermanente.org
- Z **800.464.4000**

Please be sure to use the contact information on your ID card to verify benefits.

Where Should You Go for Care?

If you or a loved one is sick or hurt, knowing the best place to go for care can save you time and money. Of course, if your condition is life threatening, call an ambulance or go to your nearest ER.

\$

Telehealth

For a minor illness or injury, you might try MDLIVE through Allegiance. It's one of the least expensive options, and it's available 24/7.

\$\$

Your Doctor

Your first stop—during business hours—is your regular doctor, if available. Your provider knows you and is best equipped to provide personalized care. You'll pay less when you choose an in-network doctor.

\$\$\$

Urgent Care

An urgent care center may be your next step. They can run simple tests, take X-rays, and treat cuts and sprains. They typically get patients in and out in about an hour.

\$\$\$\$

Emergency Room

The emergency room is always the best place for treating a life-threatening condition. But think twice—or three times—before using it for a minor illness or injury. The cost is a lot higher—usually \$1,000 or more—and the wait times are often quite long.



Choose the Right Option for Your Condition



Telehealth

- × Allergies
- × Cold/flu
- × Rash/skin irritation
- × Sinus infection
- × Stomachache
- × Bronchitis
- × Eye/ear infections
- × Headaches/migraines
- × Sore throat
- × Upper respiratory infections



Your Doctor

- × Checkups and physicals
- × Common illnesses
- × Flu shots and other vaccines
- × Skin conditions
- × Uncontrolled blood pressure
- × Health advice
- × Medication refills or changes
- × Referrals to specialists
- × Routine tests
- × Regular medical concerns



Urgent Care

- × Allergic reactions
- × Animal or insect bites
- × Acute back pain or injury
- × Asthma
- × Bad colds or flu
- × Cuts requiring stitches
- × Earaches
- × Eye infections or irritations
- × Mild fevers
- × Minor burns
- × Nausea, vomiting, and diarrhea
- × Rashes
- × Sore throats
- × Sprains or strains
- × Suspected broken bones
- × Urinary problems



Emergency Room

- × Suspected broken bones
- × Coughing or vomiting blood
- × Chest pain
- × Difficulty speaking
- × Head or eye injuries
- × Dehydration
- × Poisoning or overdoses
- × Severe stomach pain
- × Signs of a stroke: numbing or weakness of limbs, facial drooping, difficulty speaking
- × Shortness of breath
- × Urgent lab tests
- × Loss of consciousness
- × Uncontrolled bleeding

Important Contacts

- × Find a network provider: www.askallegiance.com
- × Check your copayment or coinsurance before you go by visiting www.askallegiance.com or viewing your Benefits Guide.

Telemedicine

MDLIVE

Life is demanding and it is hard to find time to take care of yourself and your family members as it is, never mind when one you is not feeling well. That is why your health plan through Allegiance includes access to virtual medical health services using MDLIVE.

Whether it is late at night and your doctor is not available or you simply just don't feel well enough to leave the comfort of your own home, you can:

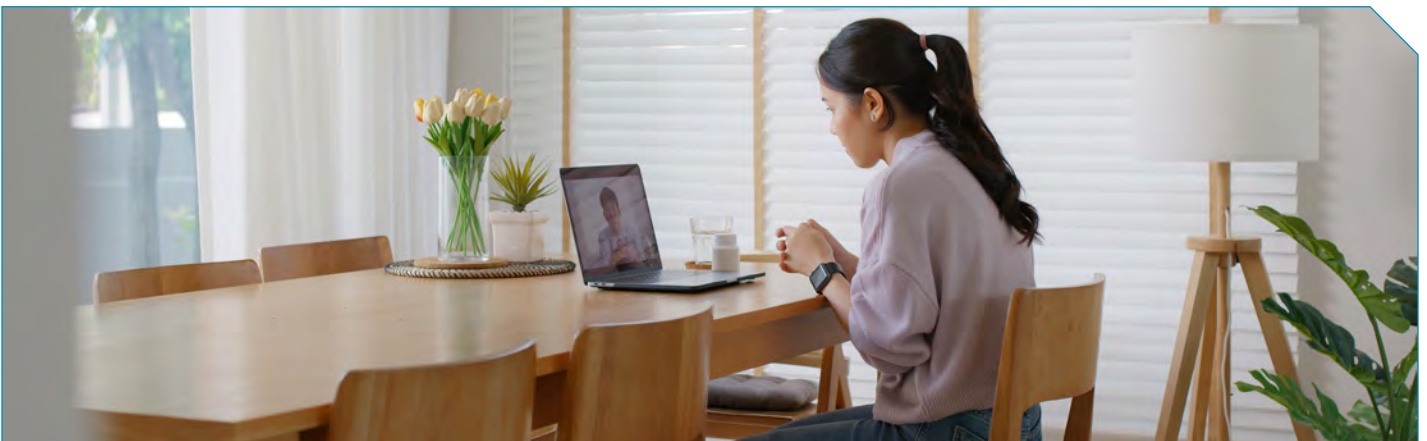
- ✕ Access care from anywhere via video or phone
- ✕ Get minor medical virtual care 24/7/365—even on weekends and holidays
- ✕ Connect with quality board-certified doctors
- ✕ Have a prescription sent directly to your local pharmacy if needed

Medical virtual care for minor conditions typically cost less than ER or Urgent Care visits and maybe even less than an in-office visit at your Primary Care doctor. The cost for a virtual care visit through MDLIVE varies by the type of visit, i.e., Primary Care, Behavioral, Dermatology, etc. and by which medical plan you are enrolled in. For more information, please refer to your Allegiance SBC or SPD.

Board-certified doctors can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- ✕ Acne
- ✕ Allergies
- ✕ Asthma
- ✕ Bronchitis
- ✕ Cold/flu
- ✕ Earaches
- ✕ Fever/headaches
- ✕ Sinus infections
- ✕ Sore throats
- ✕ And more!

Call MDLIVE 24/7/365 at **877.753.7992** or visit mdlive.com/allegiance to get started. Please note, you must register via mdlive.com/allegiance or via phone prior to utilizing mobile apps.



Dental Benefits

United Concordia Dental	Concordia Flex Plan—ELITE PLUS Network Basic	Concordia Flex Plan—ELITE PLUS Network Buy-Up Plan
Class I—Diagnostic/Preventive Services	In-Network	In-Network
✕ Exams		
✕ Bitewing X-Rays		
✕ All Other X-Rays	100%	100%
✕ Cleaning and Fluoride Treatments		
✕ Sealants		
✕ Palliative Treatment		
Class II—Basic Services		
✕ Basic Restorative (Fillings)		
✕ Space Maintainers		
✕ Simple Extractions		
✕ Repairs of Crowns, Inlays, Onlays, Bridges, and Dentures	80%	80%
✕ Endodontics		
✕ Nonsurgical Periodontics		
✕ Surgical Periodontics		
✕ Complex Oral Surgery		
✕ General Anesthesia		
Class III—Major Services		
✕ Inlays, Onlays, Crowns	50%	50%
✕ Prosthetics (Bridges, Dentures)		
Orthodontics for dependent children to age 19		
✕ Diagnostic, Active, Retention Treatment	50%	50%
Included Plan Features		
Pregnancy Benefit ³	Covers 1 additional cleaning during pregnancy	Covers 1 additional cleaning during pregnancy
Smile for Health®—Wellness ³ Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis, and stroke (pregnancy also gets these benefits)	Covers 1 additional periodontal maintenance per year and all are covered at 100% Scaling and root planing are covered at 100% 4 periodontal surgery procedures are covered at 100%	Covers 1 additional periodontal maintenance per year and all are covered at 100% Scaling and root planing are covered at 100% 4 periodontal surgery procedures are covered at 100%
Maximums and Deductibles (applies to the combination of services received from network and non-network dentists)		
Annual Program Deductible (per person/per family)	\$50/\$150 Excludes Class I and orthodontics	\$25/\$75 Excludes Class I and orthodontics
Annual Program Maximum (per person)	\$1,500 Excludes orthodontics	\$1,750 Excludes orthodontics
Lifetime Orthodontic Maximum (per person)	\$1,000	\$1,000
Out-of-Network Reimbursement	Based on Maximum Allowable Charges (MAC)	90th UCR

Dental Plan Payroll Premium Deductions

United Concordia Dental—ELITE PLUS Network

Enrollment Tier	Concordia Flex Plan Basic	Concordia Flex Plan Buy-Up
Weekly (52)		
Employee Only	\$6.87	\$8.79
Employee/Spouse	\$13.59	\$17.40
Employee/Child(ren)	\$14.51	\$18.57
Family	\$22.80	\$29.19
Bi-Weekly (26)		
Employee Only	\$13.73	\$17.58
Employee/Spouse	\$27.18	\$34.80
Employee/Child(ren)	\$29.01	\$37.14
Family	\$45.60	\$58.39

United Concordia benefits

EARN TUITION REWARDS® THROUGH YOUR DENTAL PLAN

At United Concordia Dental, we care as much about your mental well-being as your oral well-being. That's why your dental plan includes the College Tuition Benefit savings program. Much like a frequent flier program, you earn Tuition Rewards points that can be redeemed for tuition discounts at more than 400 participating private colleges and universities nationwide.

SHARE THE SAVINGS WITH YOUR FAMILY

You can participate even if you don't have kids. Points can be shared among any eligible students in your extended family. You must register students and allocate their points before August 31 of the year they begin 12th grade.

- ✕ 1 Tuition Rewards point = \$1 in tuition discounts.
- ✕ Earn 2,000 points when you sign up. Then earn 2,000 points each year you're covered by United Concordia.
- ✕ Transfer points to your children, grandchildren, nieces, nephews, stepchildren, godchildren, and adopted children.
- ✕ Each child enrolled receives a one-time bonus of 500 Tuition Rewards points.

SIGN UP FOR TUITION REWARDS

1. Log into your MyDentalBenefits account at UnitedConcordia.com.
2. Verify your email address is correct by clicking your name in the upper right corner. SAGE Scholars will use this email address to contact you.
3. Click the More tab and select College Tuition Benefit.
4. Click on the Get Started button and consent to participate.
5. Look for an email from SAGE Scholars to complete your sign up.

DON'T HAVE A MYDENTALBENEFITS ACCOUNT? CREATE ONE AT [UNITEDCONCORDIA.COM/GETMDB](https://UnitedConcordia.com/GETMDB).

Vision Benefits

VSP Vision Care

General Plan Information	In-Network	Non-Network
Exam (once every calendar year)	\$25 copay Routine retinal screening: no more than \$39 copay	Up to \$45
Frames (once every two calendar years)	\$250 retail allowance; 20% discount off balance	Up to \$50
Contact Lens Fitting (once every calendar year)	In lieu of lenses	In lieu of lenses
Lenses (standard) Per Pair		
Single Vision	Covered in full after copay	Up to \$30
Bifocal	Covered in full after copay	Up to \$50
Trifocal	Covered in full after copay	Up to \$60
Contact Lenses (elective)	\$200 retail allowance; 15% discount off balance	Up to \$100

Vision Plan Payroll Premiums Deductions

Enrollment Tier	Employee Bi-Weekly Contribution	Employee Weekly Contribution
Employee Only	\$1.88	\$0.94
Employee/Spouse	\$3.77	\$1.88
Employee/Child(ren)	\$4.03	\$2.01
Family	\$6.44	\$3.22



Through VSP's Lightcare Program, you have a \$200 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, that you can use every other calendar year in lieu of prescription glasses or contacts.

Qualified High Deductible Health Plan (QHDHP) and Health Savings Account (HSA)

How Do They Work and What Are Their Advantages?

Who is Eligible for an HSA?

An “eligible individual” is any person who:

- ✗ Is covered under a qualified High Deductible Health Plan (HDHP)
- ✗ Is NOT covered by Medicare Parts A and B
- ✗ Is NOT covered by TRICARE (active duty military personnel)
- ✗ Is NOT claimed as a dependent on another person’s tax return

How Can HSA Contributions Be Made?

- ✗ HSA contributions will be payroll deducted on a pre-tax basis
- ✗ A rollover from your prior HSA account can be made at any time throughout the plan year

HSA Contribution Limits for 2026

- ✗ Employee Only: \$4,400
- ✗ Family: \$8,750
- ✗ Those aged 55 or older allowed an extra \$1,000 in “catch up” contributions

When Can Distributions be Taken From an HSA?

- ✗ HSA funds can be taken any time to pay for qualifying medical, dental, and vision expenses on a tax-free basis
- ✗ HSA funds used for non-qualified expenses prior to age 65 are subject to regular income tax and a 20% penalty
- ✗ HSA funds used for non-qualified expenses after age 65 are subject to regular income tax but no penalty
- ✗ If an employee leaves the company, the HSA account is owned by the employee and they may use the HSA funds for future medical expenses

What Are Qualified HSA Medical Expenses?

- ✗ Generally, any medical, prescription, dental, vision, and prescribed over-the-counter medication expense incurred to maintain your or your family’s health
- ✗ Premiums for individuals over age 65 for Retirement Health Benefits or Medicare premiums
- ✗ Premiums for Long Term Care insurance (subject to the limitations of IRS Pub. 502, Pg. 11)

Health Payment Account

Turn every out-of-pocket healthcare expense into an affordable, payroll-deducted payment plan!

If you are enrolled in one of Valcourt's medical plans, you have access to an interest and fee free \$1,500 line of credit to pay for medical, dental, vision, pharmacy, and veterinary care.

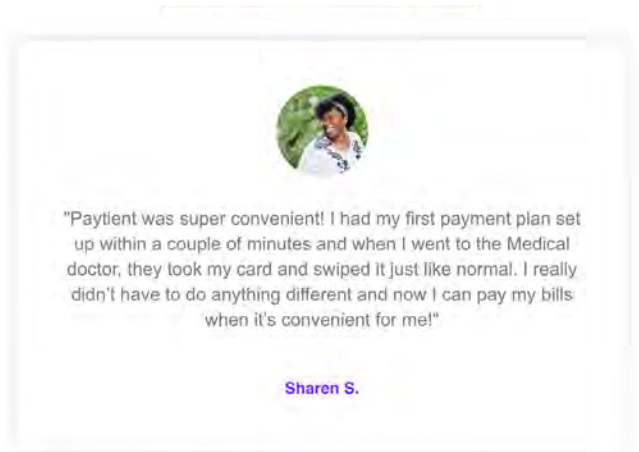
Before you enroll in Paytient, you will receive two welcome emails. An example of this email is below. After you enroll and in order to receive your card, you will receive another email welcoming you to the program and to download the app. Once you download the app, you can "activate" your account there in less than two minutes. This will turn on the virtual card which can be used immediately. This will also start the process of producing the physical card for you which usually takes 7-10 days to arrive.



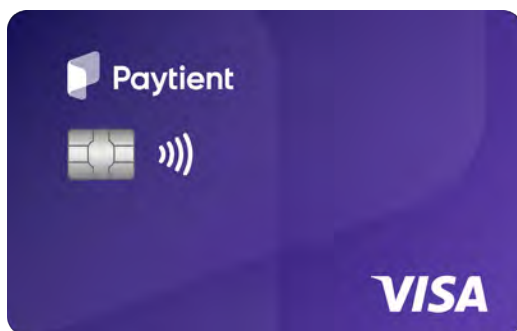
Welcome to Paytient, your go-to card for care.

Even with great insurance, most people have to deal with deductibles and copays when they get care.

With your Paytient card, you can pay those out-of-pocket costs upfront* and then set up a convenient repayment plan that fits your budget.* **No interest. No fees. No, that's not a typo.**



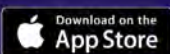
No interest. No fees. No, that's not a typo.



Your employer is providing you with a line of credit on your Paytient card to pay for medical, dental, vision, pharmacy, and veterinary care for you and your family. You can spread payments over a few weeks or up to 12 months—whatever works best for you.

**INTEREST 0%
APR FOR ALL
PURCHASES**

**FEES 0%
ALWAYS**



*Please note that merchants self-select the category in which transactions will be listed and some merchants may be owned by other companies, therefore the transactions may not be categorized as a medical expense as you might expect.

hello@paytient.com | paytient.com

© 2022 Paytient Technologies, Inc. All rights reserved.

Ancillary Benefits

Basic Term Life/AD&D Benefit Amounts

All eligible employees of Valcourt Building Services are enrolled in a company paid Life/AD&D benefit.

Basic Life/AD&D Benefit

- ✗ One times annual salary up to \$500,000
- ✗ **Age reduction:** Benefit reduces to: 65% at age 65, 50% at age 70

If the Company Already Pays for My Basic Life and AD&D, Then Why is Voluntary Life and AD&D Enrollment Important?

- ✗ Voluntary Life and AD&D insurance is **supplemental (in addition)** to your employer paid basic plan.
- ✗ During each annual enrollment, current participating members can increase their current Voluntary Life election by \$10,000 without having to submit Evidence of Insurability (EOI), as long as the election amount is under the Guarantee Issue amount.
- ✗ Any current eligible participants that did not elect Voluntary Life at their initial new hire enrollment opportunity will need to submit EOI.
- ✗ Voluntary Life and AD&D insurance is available to employees, spouses, and dependent children.

Voluntary Term Life Insurance

WHY YOU SHOULD HAVE LIFE INSURANCE

Life insurance can provide your beneficiaries financial assistance with:

- ✗ Immediate expenses
 - ℳ Funeral and uncovered medical expenses
 - ℳ Mortgage
 - ℳ Credit card debt and other loans
- ✗ Ongoing expenses
 - ℳ Food/clothing
 - ℳ Utilities
 - ℳ Healthcare/insurance
 - ℳ Transportation
- ✗ Future expenses
 - ℳ College
 - ℳ Retirement

Coverage Options

Coverage Guidelines	Employee	Spouse	Child(ren) Up to Age 26
Minimum	\$10,000	\$5,000	\$2,000
Maximum (Requires EOI)	5 times annual salary, up to \$500,000	100% of employee's benefit, up to \$250,000	100% of employee's benefit, up to \$10,000
Guarantee Issue Amount (Does not require EOI to elect)	5 times annual salary, up to \$200,000 in \$10,000 increments	100% of employee's benefit, up to \$35,000 in \$5,000 increments	100% of employee's benefit up to \$10,000 in \$1,000 increments

Anyone requesting an amount over the Guarantee Issue must fill out an evidence of insurability form.

In order to purchase life coverage for your dependents, you must buy coverage for yourself.

Features

- ✕ **Employee Annual Benefit Amount Increase:** If you enroll for even the minimum amount of coverage during Open Enrollment, you have the ability to enroll for additional coverage at your next Open Enrollment by up to \$10,000, without needing to answer medical questions. Also, minimum coverage preserves ability to add coverage in the event of qualifying event with guaranteed issues.
- ✕ **Life Changing Event:** If you are enrolled in the plan and you have a life changing event, you can increase your coverage, or add spouse and dependent coverage up to the guaranteed issue amount. You must at least be enrolled in the minimum (\$10,000) to take advantage of this option.
- ✕ **Portable/Conversion:** You can take your coverage with you.
- ✕ **Accidental Death and Dismemberment:** Benefits are available if you or your dependents are injured or die as a result of an accident, and the injury or death is independent of sickness and all other causes. The benefit amount depends on the type of loss incurred, and is either all or a portion of the Principal Sum.
- ✕ **Accelerated Death Benefit:** If you are given 12 months or less to live, you may access your certificate up to certain amount while living. The remaining benefit will be paid at time of death.
- ✕ **Waiver of Premium:** If it is determined you are totally disabled, premiums can be waived, subject to certain conditions.



Disability

Why Should You Have Disability Income Insurance?

- ✕ Your ability to earn an income may be your most important asset. Disability insurance pays you cash benefits when you are sick or hurt and can't work.
- ℳ A lengthy disability can be devastating and is more common than you might think. It can result in a loss of income, independence, and financial security.
- ✕ Consider how long your savings would pay for:
 - ℳ Mortgage or rent
 - ℳ Groceries and clothing
 - ℳ Credit card and other debts
 - ℳ Utilities and healthcare

Voluntary Short-Term Disability Benefit Details

- ✕ Elimination Period—The time before benefits are payable
- ✕ Benefit Amount—The amount paid directly to you
 - ℳ Your benefit amount is 60% of your weekly salary up to \$1,000
- ✕ Maximum Benefit Period—The length of time that benefits will be paid
- ✕ Pre-Existing Limitations may apply in some situations; contact your HR department for specifics

Refer to the disability plan document for specific details.



Dependent Care Flexible Spending Account (FSA)

If both you and your spouse work or you are a single parent, you may have dependent care expenses.

A dependent care FSA may give you a better tax benefit, so compare both before making your annual election. A tool to get an estimate of your tax savings and a worksheet to compare the Federal Child Care Tax Credit to the dependent care FSA, is available at www.askallegiance.com. A dependent receiving care must live in your home at least eight (8) hours per day.

Your dependent care FSA lets you use “before-tax” dollars to pay care expenses for children age 12 and under, or individuals unable to care for themselves. Examples include: live-in care, baby sitters, and licensed day care centers.

The maximum you can elect, in a calendar year, is equal to the smallest of the following:

- ✕ \$7,500 per couple if married and filing federal taxes jointly, or for a single parent;
- ✕ \$3,750 per couple if married and filing a separate federal tax return; or,
- ✕ Your spouse’s earned income.

An employee with a disabled spouse or a spouse who is a full-time student can claim \$250/month for one child and \$500/month for two or more children, with the maximum election not to exceed \$7,500 per calendar year.

Unlike health FSAs, dependent care FSA funds are only available as you accrue funds throughout the year.

HOW TO GET REIMBURSED:

- ✕ **Check Payment:** Claims are normally processed within five business days of receipt. You usually have a check in your mailbox within a week after Allegiance receives your claim.
- ✕ **Direct Deposit:** Request Direct Deposit on the Allegiance website and Allegiance will electronically deposit reimbursements directly into your checking account.
- ✕ **Debit Card:** You will be receiving two debit cards at your home address. You may use the debit card to pay for dependent care expenses. Documentation for the expense may be required, and should be saved for all debit card transactions. You may mail, fax toll-free, upload via mobile device, or scan and send claims electronically at www.askallegiance.com. Claims for eligible expenses that were incurred during the plan year may be submitted up to 90 days after the end of the plan year (run-out).

Mid-Year Election Changes: When you enroll in the Dependent Care FSA, you are obligated to participate for the entire plan year. Be sure not to elect more than you will need to cover your expenses during the plan year.

Under the “use-or-lose” rule, any money not used by the end of the plan year cannot be returned to you. In addition, no changes to your election may be made during the plan year unless you experience a “qualifying event.”

Mid-year election changes must be made within 30 days of a qualifying event.

CUSTOMER SERVICE

Call **877.424.3570** Monday-Friday between the hours of 7 a.m. and 6 p.m. Mountain Time. After hours, and on weekends, you can access your account information online or through the toll-free automated voice-response system.

Voluntary Critical Illness

MetLife

A lump-sum Critical Illness policy provides a single cash benefit to you if you are diagnosed or treated for a covered critical illness event, such as a heart attack, stroke, or cancer.

While you or a covered family member are being treated for or are recovering from a critical illness, there is a good chance that you will be facing out-of-pocket medical expenses and possibly costs for travel and lodging. The security of knowing that you will receive a lump-sum cash benefit will allow you to concentrate on your recovery, not your finances. You may use the money you receive any way you choose—groceries, house cleaning, house payment, etc.

Critical Illness				
Monthly Premium Rates per \$1,000 of Coverage				
Attained Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse and Child(ren)
<25	\$0.34	\$0.57	\$0.50	\$0.73
25-29	\$0.39	\$0.64	\$0.54	\$0.79
30-34	\$0.46	\$0.75	\$0.61	\$0.91
35-39	\$0.57	\$0.93	\$0.73	\$1.09
40-44	\$0.76	\$1.23	\$0.92	\$1.38
45-49	\$1.06	\$1.66	\$1.21	\$1.81
50-54	\$1.45	\$2.19	\$1.61	\$2.34
55-59	\$2.10	\$3.04	\$2.26	\$3.20
60-64	\$2.85	\$4.04	\$3.00	\$4.20
65-69	\$4.02	\$5.60	\$4.17	\$5.76
70-74	\$5.26	\$7.35	\$5.41	\$7.51
75+	\$7.04	\$10.07	\$7.20	\$10.23

Multiply the per \$1,000 rates shown above by the benefit amount divided by 1,000 and round to two decimals to calculate monthly rates for the benefit amount. Reach out to HR if you need assistance with calculating your rate to weekly or bi-weekly. Rates may vary slightly due to rounding.

Refer to your Critical Illness plan document for more information.

Voluntary Accident

MetLife

Accident insurance is a way to stay ahead of the medical and out-of-pocket expenses that add up quickly after an accidental injury—not just for emergency treatment, hospital stays, and medical exams, but for other expenses you may face, such as transportation and lodging needs.

When you have an accident, Accident protection sends a cash benefit directly to you and you decide the best way to spend your benefit earnings. Benefits are paid for injuries and accidents that are on-or-off the job and premiums are paid by convenient payroll deductions.

Accident	Monthly (12)	Weekly (52)	Bi-Weekly (26)
Employee Only	\$13.16	\$3.04	\$6.07
Employee + Spouse	\$25.98	\$6.00	\$11.99
Employee + Children	\$31.28	\$7.22	\$14.44
Employee + Spouse and Children	\$36.90	\$8.52	\$17.03

Refer to your accident plan document for more information.



Additional Benefits

Employee Assistance Program Benefits

The Employee Assistance Program can help when you are faced with a personal or professional issue. Master's level professionals are ready to provide you assistance on a variety of personal and professional matters, including but not limited to:

- ✕ Emotional wellbeing
- ✕ Family and relationships
- ✕ Legal and financial
- ✕ Healthy lifestyles
- ✕ Work and life transitions

EAP Benefits Include

- ✕ Unlimited telephone access to EAP professionals (24/7)
- ✕ Referrals to local and community resources
- ✕ Service for employees and eligible dependents
- ✕ Legal assistance and financial services
- ✕ Access to library of education articles and resources via website
- ✕ Robust network of licensed mental health professionals
- ✕ 100% confidential

Access EAP

- ✕ one.telushealth.com
- ✕ Username: metlfeeap
- ✕ Password: eap



Additional Resources

Will Preparation Services

Offers you and your spouse/domestic partner unlimited face-to-face or telephone meetings with an attorney, from MetLife Legal Plans' network of over 17,500 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Estate Resolution Services

Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating you and your spouse's/domestic partner's estates. Beneficiaries can also consult an attorney, from MetLife Legal Plans' network of more than 17,500 participating attorneys, for general questions about the probate process.

WillsCenter.com

Helps you or your spouse/domestic partner prepare a will, living will, Power of Attorney and HIPAA Authorization form on your own, at your own pace, 24 hours a day, 7 days a week.

Funeral Assistance

Services designed to simplify the funeral planning process for your loved ones and beneficiaries to assist them with organizing an event that will honor a loved one's life from a self-paced funeral planning guide to services such as locating funeral homes, florists, and local support groups.

Grief Counseling

Provides you and your dependents up to five private counseling sessions, in-person or by phone, with a professional grief counselor—per event—to help cope with a loss, no matter the circumstances, whether it's a death, an illness, or divorce.

Total Control Account

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest-bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

Transition Solutions

Focuses on guidance and services around insurance and other financial products to help you and your family better prepare for your future in response to benefit changing.

For more information please visit the MetLife website.

Welcome to Your Employee Perks Discount Program!

What is the Valcourt Group Discount Program?

The Valcourt Group has partnered with the Lockton Midwest Discount Program to provide a one-stop-shop for thousands of exclusive discounts in more than 25 different categories. That means there's something for everyone!

Perks Near You

Located in the New & Featured section, Perks Near You allows you to use your location to see all of the discounts near you, wherever you are! Discounts can be filtered by category and distance.

Personalized Savings

Let us know what you're interested in so we can ensure you're seeing the perks you'll most enjoy, front and center on your Discount Program Home Page.

Brands Fit for Every Lifestyle

Looking for something specific? The Brands page, found in the Popular Perks section, is an easy and quick way to search for all of the discounts available to you.



Suggest a Business

Don't see what you're looking for? Head to the Suggest a Business page, found in the upper right-hand corner of your Home Page under Account Options, to suggest your favorite brands and local spots be added to your Discount Program.

Dedicated Support

PerkSpot's customer support team is here to help with any questions. We've included important information regarding our availability should you need assistance!

We're Here to Help

HOURS

Monday-Friday
8 a.m. to 6 p.m. CST

PHONE NUMBER

866.606.6057

EMAIL

cs@perkspot.com

HELP CENTER*

support.perkspot.com

WEBSITE

Valcourt.perkspot.com

ACCESS CODE

Valcourtperks

* Our bilingual Customer Service team can answer any questions in both English and Spanish

Pet Insurance

MetLife

Our pets are family members, and we want to take care of them when things go wrong which is why Valcourt Group offers you the ability to purchase Pet Insurance through MetLife.

There is no “network” of doctors, so you can use any veterinarian you wish.

- ✕ Similar to human medical insurance with deductibles, coinsurance, exclusions, and pre-existing conditions
- ✕ Employees can use any vet—no “network”

Coverage Detail Options

- ✕ \$0-\$2,500 deductible
- ✕ 50%-100% reimbursement

Covers:

- ✕ Accidents
- ✕ Illnesses
- ✕ Medications
- ✕ Surgeries
- ✕ And more!

How to Enroll

- ✕ Enroll by calling **800.GET.MET8** OR
- ✕ Enroll online at www.metlife.com/getpetquote



Legal Plans

MetLife

Finding a quality attorney you can trust can be expensive, but through Valcourt Group's partnership with MetLife, you will receive assistance from a team of top attorneys who are ready to help you take care of life's planned and unplanned legal events.

- ✕ Includes:
 - ℳ Will and estate planning
 - ℳ Real estate property protection
 - ℳ Minor traffic tickets
 - ℳ Personal bankruptcy
 - ℳ ID theft defense
 - ℳ And much more!
- ✕ Strong attorney networks
- ✕ Convenient online portal and phone assistance

Employee + Family	Monthly Rate
Legal Plan	\$16.30
Legal Plan Plus Credit Monitoring	\$21.75

Create an account at members.legalplans.com or call 800.821.6400 Monday-Friday, 8 a.m. to 8 p.m. ET.



BenManage—Online Enrollment Platform

Before You Enroll

- ✗ Carefully review the benefits listed in this guide and online supplemental enrollment guide to determine the medical, dental, vision, and other coverage that's best for you and your family.
- ✗ Ensure family members meet the eligibility requirements.
- ✗ Gather the name, date of birth, gender, and Social Security Number of any eligible dependents that you want to cover under the plans.
- ✗ Make sure you have the name, relationship, and phone number for any beneficiaries you will be designating on the life insurance plans.
- ✗ Understand the cost of the plans you are interested in.



Online Self-Service Enrollment Instructions

Throughout the enrollment process you will receive automated reminder emails prompting you to complete the process until you have fully completed your elections.

At any point during the benefits enrollment, you can enroll online by simply following these steps:

- ✕ **Step 1:** Open up your favorite browser and navigate to the Valcourt login screen at:
 - ℳ <https://metlife.benselect.com/Valcourt>
- ✕ **Step 2:** Login using the default credentials listed below
 - ℳ Default credentials:
 - ✕ Username: Your full Social Security Number
 - ✕ 6 Digit Password: Your last 4 digits of your Social Security Number + the last 2 digits of your year of birth
 - ℳ Example: SSN = 479-13-2143 and DOB = 1983
 - ℳ Example PIN = 214383
- ✕ **Step 3:** Review your personal and existing dependent information for complete accuracy
- ✕ **Step 4:** Review your existing elections and complete your enrollment
- ✕ **Step 5:** Complete your enrollment by signing the Benefit Verification document
- ✕ **Step 6:** You will receive an email outlining your elections within 1 business day of completing your enrollment.

If you have any issues navigating the platform or have questions related to the benefits being offered, please contact the Valcourt enrollment center at [314.997.3848](tel:314.997.3848) or [833.324.2472](tel:833.324.2472) (press 2 for Spanish).

Call Center Enrollment Instructions

If you would rather speak with a benefit counselor to complete the enrollment process you can reach the Valcourt enrollment center from 8 a.m. to 5 p.m., Monday through Friday at [314.997.3848](tel:314.997.3848) or [833.324.2472](tel:833.324.2472) (press 2 for Spanish). The benefit counselors will provide an overview of the benefits being offered to you and answer any benefit related questions that you may have. They will also fully complete the benefit enrollment process on your behalf if you provide them the authorization to do so.

Financial Wellness

401(k) Program Through Principal

Planning for retirement doesn't have to be complicated. Set up your account to stay on track with your retirement savings goal. Since your life is busy enough, we've made getting to your account information simple and convenient.

Plan Highlights

- ✗ Eligible to enter the plan on date of hire
- ✗ Matching contributions of 100% of salary deferral up to 3% of pay, plus 50% of salary deferral from 3% to 5% of your payroll period
- ✗ 100% vested in your safe harbor match
- ✗ Retirement target date funds available for easy investing and portfolio rebalancing

First Time Users

- ✗ Go to principal.com/welcome.
- ✗ Select Get Started.
- ✗ Enter your first name, last name, date of birth, phone number, your ID number, or ZIP Code.
- ✗ Agree to do business electronically and click continue.
- ✗ If you don't provide your phone number, you'll need to answer a few personal questions to confirm identity.
- ✗ Create a username and password.
- ✗ You will now have access to your online account.

Questions? Having trouble setting up your login? Give us a call at [800.986.3343](tel:800.986.3343).

Creative Planning

Valcourt Group has entered a partnership with Creative Planning, to offer our employees greater resources for financial education and guidance. Making financial decisions and managing your finances can be complex, most of us can use a little help and guidance. That's why Valcourt Group has introduced this free employee benefit, providing you with an advanced suite of financial planning tools and resources. Best of all, you now have access to a dedicated Financial Wellness Consultant who will work with you to develop a personalized approach to achieving your financial goals. The consultant offers free 1×1 meetings, to help you navigate questions like:

- ✗ What does retirement look like for me?
- ✗ What is a good amount of saving for the future?
- ✗ How can I best manage and pay down debt?
- ✗ How should I invest my savings?

To contact our designated Financial Wellness Consultant, Donna Morris, you can call [443.203.8385](tel:443.203.8385) or email donna.morris@creativeplanning.com.



Contact Information



GENERAL BENEFITS QUESTIONS

BenManage
314.997.3848 or 833.324.2472
Press 2 for Spanish
metlife.benselect.com/Valcourt

MEDICAL AND PRESCRIPTION

Allegiance
800.877.1122
www.askallegiance.com



MEC Plan
Bay Bridge
800.845.7519
<https://www.bbadmin.com/med-spdl/>

Kaiser Permanente
800.464.4000
<https://healthy.kaiserpermanente.org>



TELEMEDICINE

MDLIVE
888.726.3171
app.mdlive.com/landing/allegiance

HEALTH SAVINGS ACCOUNT (HSA)



Allegiance
877.424.3570
www.askallegiance.com

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)



Allegiance
877.424.3570
www.askallegiance.com

DENTAL



United Concordia
800.332.0366
www.unitedconcordia.com

VISION



VSP
800.877.7195
www.vsp.com

CREDIT LINE



Paytient
573.206.9147
www.paytient.com



MEDICARE ADVISEMENT SERVICES

Allsup
888.271.1173
www.allsupllc.com
allsuphealthcare@allsup.com



LIFE AND DISABILITY

MetLife
800.GET.MET8 www.metlife.com/mybenefits



EMPLOYEE ASSISTANCE PROGRAM

one.telushealth.com
Username: metlifeeap
Password: eap



ACCIDENT/CRITICAL ILLNESS

MetLife
800.GET.MET8
www.metlife.com/mybenefits



LEGAL

MetLife
800.821.6400
www.members.legalplans.com



401(k)

Principal
800.547.7754
www.principal.com



FINANCIAL WELLNESS PLANNING

Donna Morris
443.203.8385
donna.morris@creativeplanning.com



ADDITIONAL PERKS

PerkSpot
866.606.6057
cs@perkspot.com



VALCOURT GROUP CONTACT

Kristina Preston
Valcourt Group Benefits Administrator
407.832.9442



This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.