



2025 BENEFITS OVERVIEW

WELCOME Benefits are an important part of overall compensation. We are pleased to offer a comprehensive array of quality benefits to protect your health, your family and your way of life.

MEDICAL PLANS

We offer employees a choice among three different medical plans. Coverage under all plans includes comprehensive medical care and prescription drug coverage.

EPO In-Network Only (Blue Shield of CA/BlueCard Network) — The EPO plan is similar to an HMO, in that you may only visit physicians and hospitals within the EPO network. Services received outside the network are not covered, except in the case of emergency medical care. With the EPO plan, you are not required to select a Primary Care Physician (PCP).

PPO (Blue Shield of CA/BlueCard Network) — This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the network. The calendar-year deductible must be met before certain services are covered.

HSA (Blue Shield of CA/BlueCard Network) — Like the PPO Plan, the High-Deductible Health Plan (HDHP) gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the network. In addition, the HDHP comes with a health savings account (HSA) that allows you to save pre-tax dollars¹ to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses.

You may contribute to your HSA through pre-tax payroll deductions to help offset your annual deductible and pay for qualified health care expenses. In addition, we will contribute \$750 annually to your HSA if you enroll in employee-only coverage and \$1,400 annually if you enroll yourself and one or more family members. **To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs.**

Important: Your contributions, in addition to the company's contributions, may not exceed the annual IRS limits listed below:

HSA Contribution Limit	2025
Employee Only	\$4,300
Family (employee + 1 or more)	\$8,550
Catch-up (age 55+)	\$1,000

¹ tax free under federal tax law; state taxation rules may apply

DENTAL PLAN

MetLife DPPO Plan — This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the MetLife network.

- MEDICAL PLANS
- DENTAL PLAN
- VISION PLAN
- FLEXIBLE SPENDING ACCOUNTS (FSA)
- EMPLOYEE ASSISTANCE PROGRAM (EAP)
- LIFE AND AD&D
- DISABILITY INSURANCE
- VOLUNTARY BENEFITS
- VALUABLE EXTRAS
- COST OF BENEFITS



VISION PLAN

This plan through Aetna covers eye exams, lenses, frames, and contacts. Members have the freedom and flexibility to use the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used.

FLEXIBLE SPENDING ACCOUNTS (FSA)

We provide you an opportunity to participate in the Health Care FSA and/or the Dependent Care FSA.

With these accounts administered by IGOE, employees can set aside **pre-tax** dollars to pay for qualified health care and/or dependent care expenses. Contribution limits are as follows:

Health Care FSA (General and Limited Purpose) — For 2025, employees may contribute up to the IRS maximum to cover eligible health care expenses incurred by themselves, their spouse, and their children up to age 26.

Dependent Care FSA — For 2025, employees may contribute up to the IRS maximum to cover eligible dependent care expenses.

LIFE AND AD&D

We provide basic life and accidental death and dismemberment (AD&D) coverage at **NO COST**.

Employees also have the opportunity to purchase additional supplemental coverage at an affordable group rate.

New York Life Basic Life/AD&D Coverage — \$100,000

New York Life Supplemental Life/AD&D Coverage — Employee coverage in increments of \$10,000 not to exceed 5 x salary or \$500,000; spouse/RDP coverage: up to \$250,000 not to exceed 50% of the Employee amount; child(ren) coverage: increments of \$1,000 up to \$10,000.

DISABILITY

We provide disability insurance at **NO COST** to you.

Disability insurance through New York Life provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Disability (STD) (Outside of CA Only) — Benefit amount is equal to 60% of the employees weekly earnings up to \$1,252. Benefits begin after 7th day of disability for a maximum of 13 weeks.

Long-Term Disability (LTD) — Benefit amount is equal to 60% of the employees monthly earnings up to \$10,000. Benefits begin after 90 days of disability until age 65.

VOLUNTARY BENEFITS

We provide employees an opportunity to purchase voluntary benefits at affordable group rates.

These plans provide cash benefits in the event of an illness, injury, disability, or death.

- Accident Insurance through Cigna
- Pet Insurance through Spot
- Identity Theft Protection through LifeLock
- Legal Benefits through ARAG

VALUABLE EXTRAS

We also offer the following additional benefits:

- 401(k) Retirement Plan
- Employee Assistance Program

COST OF BENEFITS

Employee contributions toward the cost of benefits are automatically payroll deducted. The amount will depend upon the plan selected and who is covered.