Benefits

OPTIONS AT A GLANCE

2026

DecisionHR

2026 Insurance Benefits – All plans renew each January

- Medical Renewal – attached separately
- Dental Plans
- Vision Plans
- Employer Paid Benefit Options
- Executive Employer Paid Benefits Options
- Voluntary Life Insurance Plans
- Voluntary Ancillary Benefit Plans
  - Short-term Disability
  - Long-term Disability
- Voluntary Supplemental Benefit Plans
  - Hospital Indemnity
  - Critical Illness
  - Accident
- Other Pre-Tax Benefit Accounts
- Employee Discount Programs
- Aura Identity & Fraud Protection

Benefits are voluntary, include premiums and administration cost at the expense of the electing member and/or employer.

DENTAL PLANS

	DELTA DENTAL DHMO	MetLife LOW PPO	MetLife MID PPO	MetLife HIGH PPO
EMPLOYEE	$12.55	$19.81	$31.01	$40.78
EMPLOYEE + SPOUSE	$25.09	$35.84	$62.05	$81.55
EMPLOYEE + CHILDREN	$26.11	$46.05	$78.94	$108.83
FAMILY	$40.81	$62.05	$110.06	$138.64
OUT OF NETWORK COVERAGE	No	Yes	Yes	Yes
DEDUCTIBLE In Network / Out of Network	None	$25	$50	$50
ANNUAL BENEFIT MAXIMUM In Network / Out of Network	None	1,250	$1,750	$5,250
PREVENTATIVE SERVICES In Network / Out of Network	100%	100%	100%	100%
BASIC SERVICES In Network / Out of Network	Copay based on service received	50%/50%	80%/50%	80%/80%
MAJOR SERVICES In Network / Out of Network	Copay based on service received	50%/50%	50%/25%	50%/50%
ORTHODONTICS	Available for adults and children	N/A	$1,500 Max Benefit	$1,500 Max Benefit

* Primary Care Dentist Required for all enrolled DHMO

Out of Network providers may balance bill for amounts not covered by insurance. DHMO Primary Care Dentist required for all enrolled – to be selected directly with carrier upon enrollment.

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VISION PLANS

	MetLife LOW PLAN SUPERIOR VISION NETWORK	MetLife HIGH PLAN VSP NETWORK
EMPLOYEE	$5.86	$7.06
EMPLOYEE + SPOUSE	$10.82	$13.04
EMPLOYEE + CHILDREN	$11.34	$13.65
FAMILY	$16.96	$18.05

You pay (after copay, if applicable):

EYE EXAM Copay	$10	$10
SINGLE VISION Copay	$25	$25
LINED BIFOCAL Copay	$25	$25
LINED TRIFOCAL Copay	$25	$25
LENTICULAR Copay	$25	$25
FRAMES ALLOWANCE Copay	$130 + 20% discount on the balance	$130 + 20% discount on balance
CONTACT LENSES	$130 allowance	$130 allowance

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Employer Paid Benefits

Disability Insurance

Short-Term Disability provides income protection in the event an employee can't work due to an illness, injury, or pregnancy.

- **Benefit:** 60% of weekly earnings up to $1, 500
- **Benefit Duration:** 13 weeks
- **Pre-existing limitation applies:** None
- **Rate per $10 of benefit:** $0.243
- **Elimination Period:** 14 days

Long-Term Disability provides income protection in the event an employee can't work for an extended period.

- **Benefit:** 60% of monthly earnings up to $6,000
- **Benefit Duration**
  Plan A: Lesser of Residual benefit duration or two years
  Plan B: Residual benefit duration with SSNRA
- **Pre-existing limitation applies:** 3-month lookback and 12-month exclusion period
- **Rate per $100 of benefit:** $0.247 and $0.374
- **Elimination Period:** 90 days or until the end of short-term disability eligibility period

Life Insurance

Employer Paid Basic Life gives your employees peace of mind with life and accidental death & dismemberment (AD&D) insurance from MetLife.

Benefit Amount	Employer Cost Per $1,000
Option A: $10,000	$0.164
Option B: $20,000	$0.156
Option C: $25,000	$0.147
Option D: $30,000	$0.139
Option E: $50,000	$0.139
Option F: 2x BAE up to $100,000	$0.173
Option G: 2x BAE up to $150,000	$0.219
Option H: 2x BAE up to $250,000	$0.164
Option I: 3x BAE up to $500,000	$0.164

*Benefit reduces by 35% at age 65; 60% at age 70; 75% at age 75

Executive Employer Paid Benefits

Disability Insurance

Short Term Disability provides income protection in the event an employee can't work due to an illness, injury, or pregnancy.

- **Benefit:** 66 2/3% of weekly earnings up to $2, 500
- **Benefit Duration:** 13 weeks
- **Pre-existing limitation applies:** None
- **Rate per $10 of benefit:** $0.275
- **Elimination Period:** 14 days

Long Term Disability provides income protection in the event an employee can't work for an extended period.

- **Benefit:** 66 2/3 % of monthly earnings up to $10,000
- **Benefit Duration:** Residual benefit duration with SSNRA
- **Pre-existing limitation applies:** 3-month lookback and 12-month exclusion period
- **Rate per $10 of benefit:** $0.51
- **Elimination Period:** 90 days or until the end of short-term disability eligibility period

*Benefit reduces by 35% at age 65; 60% at age 70; 75% at age 75

Life Insurance

Employer Paid Basic Life gives your employees peace of mind with life and accident death & dismemberment (AD&D) insurance from MetLife.

Benefit Amount	Employer Cost Per $1,000
Option A: $10,000	$0.164
Option B: $20,000	$0.156
Option C: $25,000	$0.147
Option D: $30,000	$0.139
Option E: $50,000	$0.139
Option F: 2x BAE up to $100,000	$0.173
Option G: 2x BAE up to $150,000	$0.219
Option H: 2x BAE up to $250,000	$0.164
Option I: 3x BAE up to $500,000	$0.164

*Benefit reduces by 35% at age 65; 60% at age 70; 75% at age 75

Voluntary Life Insurance

Voluntary Life with Accidental Death & Dismemberment (AD&D): Provides employees with an opportunity to purchase life insurance for themselves, their spouse, and child(ren). Employees must purchase a policy to purchase coverage for a spouse and/or child(ren).

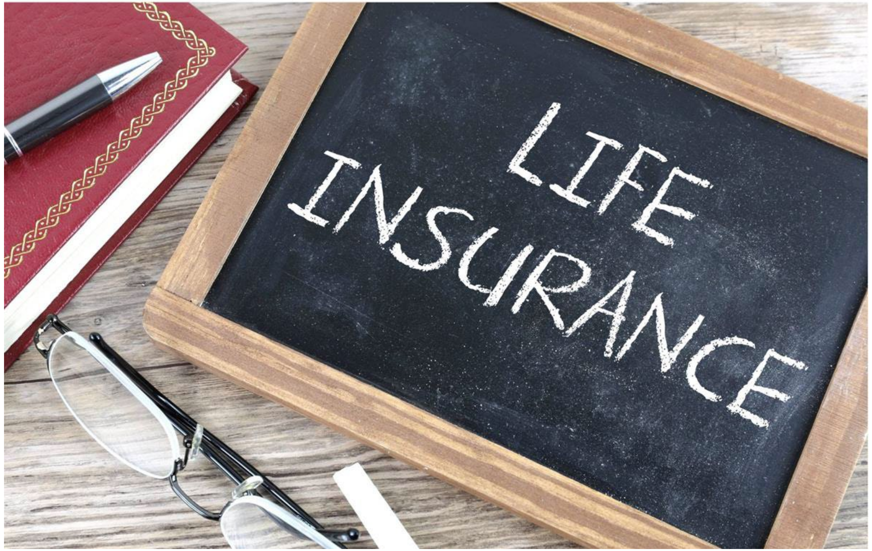
Employee: May purchase $10,000 increments up to a maximum of $500,000. Guarantee Issue (GI) Amount: $200,000. No benefits reduction as an employee ages.

Spouse: May elect $5,000 increments up to $250,000 not to exceed 50% of the employee's amount. Guaranteed Issued (GI) Amount: $25,000. No benefits reduction as an employee ages.

Child(ren): Birth to 14 days old: $250; 15 days to 6 months+: $5,000. 6 months to maximum age $10,000

Life Insurance Rate Chart

Employee & Spouse Age Bands	Proposed Rate Per $1,000
Under 20	$0.105
20-24	$0.105
25-29	$0.105
30-34	$0.105
35-39	$0.145
40-44	$0.215
45-49	$0.335
50-54	$0.515
55-59	$0.725
60-64	$1.185
65-69	$2.115
70+	$19.675



$2.25 per month premium covers all dependent children regardless of the number of children.

Voluntary Ancillary Benefits

Short-Term Disability Insurance

Provides income protection in the event an employee can't work due to an illness, injury, or pregnancy.

- **Benefit:** 60% of weekly earnings up to $1,500.
- **Elimination period**: 14 days
- **Benefit Duration:** 13 weeks
- **Pre-existing limitation applies:** 3-month lookback and 12-month exclusion period
- **Rate per $10 of benefit**
  Employee Cost $0.387

Long-Term Disability Insurance

Provides income protection in the event an employee can't work for an extended period.

- **Benefit:** 60% of monthly earnings up to $6,000
- **Elimination Period**: 90 days or end of STD Maximum period
- **Benefit Duration:**
  - **Plan A:** Lesser of Residual benefit duration or two years
  - **Plan B:** Residual benefit duration w/ SSNRA
- **Pre-existing limitation applies:** 3-month lookback and 12-month exclusion period
- **Rate per $100 of covered Payroll:**
  - **Plan A:** See Table
  - **Plan B:** See Table

Per $100 of Covered Payroll	Plan A	Plan B
Under 20	$0.085	$0.145
20-24	$0.085	$0.145
25-29	$0.085	$0.145
30-34	$0.128	$0.213
35-39	$0.213	$0.357
40-44	$0.332	$0.476
45-49	$0.408	$0.850
50-54	$0.476	$0.918
55-59	$0.927	$1.267
60-64	$1.097	$1.020
65-69	$1.097	$1.020
70+	$1.097	$1.020

Voluntary Supplemental Benefits

Hospital Indemnity Insurance

Hospital indemnity insurance complements a medical plan by providing cash benefits when a covered employee or dependent needs medical care or hospitalization. Refer to the MetLife plan materials for a list of covered conditions and rates

Employee	Employee + Spouse	Employee + Child	Family
$23.51	$51.05	$38.57	$66.10

Accident Insurance

Accident insurance is an extra layer of protection that gives you a cash payment to help cover out-of-pocket expenses when you suffer an unexpected, qualifying event. Refer to the MetLife plan materials for a list of covered conditions and rates

Employee	Employee + Spouse	Employee + Child	Family
$9.15	$18.05	$21.05	$25.50

*These plans are not intended to replace medical insurance

Voluntary Supplemental Benefits

Critical Illness Insurance

Critical Illness plans from MetLife pay lump sum cash payments to help with the cost of treating critical illnesses such as stroke, heart attack, and major organ failure. Refer to the MetLife plan materials for a list of covered conditions and rates

MetLife Critical Illness $10k				
Age	Employee	Employee + Spouse	Employee + Child	Family
0-29	$4.20	$7.20	$6.50	$9.60
30-39	$5.60	$9.30	$7.90	$11.70
40-49	$9.40	$15.00	$11.70	$17.40
50-59	$16.50	$25.50	$18.80	$27.80
60-69	$26.10	$39.60	$28.40	$42.00
70+	$22.10	$33.80	$24.50	$36.10

MetLife Critical Illness $20k				
Age	Employee	Employee + Spouse	Employee + Child	Family
0-29	$8.40	$14.40	$13.00	$19.20
30-39	$11.20	$18.60	$15.80	$23.40
40-49	$18.80	$30.00	$23.40	$34.80
50-59	$33.00	$51.00	$37.60	$55.60
60-69	$52.20	$79.20	$56.80	$84.00
70+	$44.20	$67.60	$49.00	$72.20

*These plans are not intended to replace medical insurance

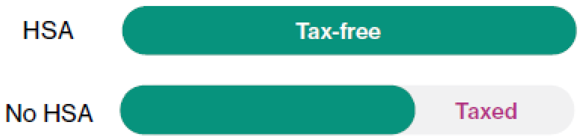
Health Savings Account

An HSA lets you save money for future healthcare costs while also saving on taxes. How? HSAs are the only benefit with a triple-tax advantage:[1] Tax-free contributions. Tax-free account growth. And tax-free spending on HSA-qualified expenses. It's your healthcare emergency safety net.

- Rolls over every year – funds never expire
- Available tax-free investing, just like a 401(k)[2]
- Requires an eligible high-deductible health plan (HDHP)

Less tax.
More paycheck.

Get $20 tax savings for every $100 you contribute.[3]



Scan to download the HealthEquity mobile app.

You can set up your account directly in the app – no need to register online.

Spend tax-free on HSA-qualified expenses.

- Medical
- Vision
- Dental
- Rx and OTC

Discover more: HealthEquity.com/QME

2026 HSA Contribution Limits

$4,400 Individual plan | **$8,750** Family plan

Members 55+ can contribute an extra $1,000.

1HSAs are federally tax-deductible for qualified medical expenses and usually state-deductible; consult a tax advisor for details. | 2Investments are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. Investing through the HealthEquity investment platform is subject to the terms and conditions of the Health Savings Account Custodial Agreement and any applicable investment supplement. | 3Example for illustration only; savings based on a 20% federal and state tax bracket. | HealthEquity does not provide legal, tax or financial advice.

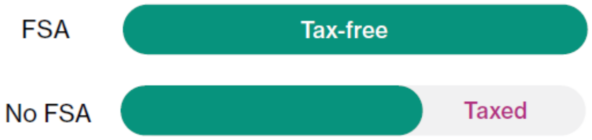
Flexible Spending Account

A healthcare FSA lets you use tax-free money to pay for eligible medical, dental, and vision expenses.[1] So you spend less on the healthcare you need. FSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- Access annual contribution amount on day one.
- Pay for your spouse and dependents too.
- Plan ahead because FSA funds eventually expire.

Less tax.
More paycheck.

Get $20 tax savings for every $100 you contribute.[2]



Scan to download the HealthEquity mobile app.

Already enrolled? Set up your account directly in the app. No need to go online.

Spend tax-free on eligible expenses.

- Medical
- Dental
- Vision
- Rx and OTC

Discover more: HealthEquity.com/QME

FSA Contribution Limit[3]

$3,300

1FSAs are never taxed at a federal income tax level when used appropriately for eligible healthcare expenses. Also, most states recognize FSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | 2The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. | 3Contribution limit is accurate as of 10/22/24. Each fall the IRS updates the FSA contribution limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice.

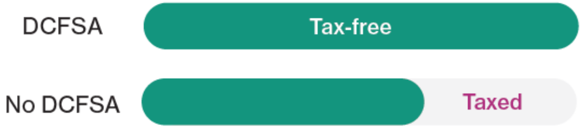
Dependent Care Flexible Spending Account

A DCFSA lets you use tax-free money to pay for eligible dependent care expenses.[1] A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare. DCFSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- Access funds as you make contributions.
- Enjoy fast, hassle-free reimbursement.
- Plan ahead because DCFSA funds eventually expire.

Less tax. More paycheck.

Get $20 tax savings for every $100 you contribute.[2]



Scan to download the HealthEquity mobile app.

Already enrolled? Set up your account directly in the app. No need to go online.

Spend tax-free on eligible expenses.

- Daycare
- Babysitter
- Elder care
- Preschool

Discover more: HealthEquity.com/QME

DCFSA Contribution Limit[3]

$7,500

1DCFSAs are federally tax-deductible for eligible expenses and usually state-deductible; consult a tax advisor for details. | 2Example for illustration only; savings based on a 20% federal and state tax bracket. | 3Contribution limit accurate as of 07.14.2025. Limit increase effective 01.01.2026. See the latest info. at HealthEquity.com/learn | HealthEquity does not provide legal or tax advice.

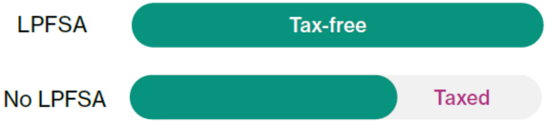
Limited Purpose Flexible Spending Account

An LPFSA lets you use tax-free money to pay for eligible dental and vision expenses.[1] So you spend less on what you need. It also makes a great companion to a Health Savings Account (HSA). Use your LPFSA for dental and vision expenses and keep your HSA growing tax-free for other future healthcare needs.

- Access annual contribution amount on day one.
- Pay for your spouse and dependents too.
- Plan ahead because LPFSA funds eventually expire.

Less tax.
More paycheck.

Get $20 tax savings for every $100 you contribute.[2]



Scan to download the HealthEquity mobile app.

Already enrolled? Set up your account directly in the app. No need to go online.

Spend tax-free on eligible expenses.

- Vision
- Dental
- Contacts
- Orthodontia

Discover more: HealthEquity.com/QME

LPFSA Contribution Limit[3]

$3,300

1LPFSAs are never taxed at a federal income tax level when used appropriately for eligible dental and vision expenses. Also, most states recognize LPFSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | 2The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. | 3Contribution limit is accurate as of 10/22/2024. Each fall the IRS updates the LPFSA contribution limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice.

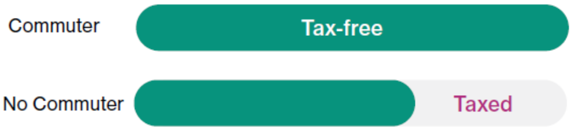
Transit and parking benefits

Commuter benefits let you use tax-free money to pay for eligible transit and parking expenses. Commuter benefits help members realize significant savings on everyday commuting costs. Don't think of it as money deducted from your paycheck – think of it as money added to your wallet.

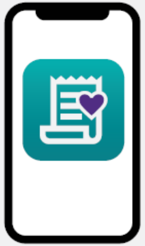
- No 'use-it-or-lose-it,' commuter funds never expire.[1]
- Activate at any time; no need to wait for enrollment season.
- Pause, change, or update your benefits any time.

Less tax. More paycheck.

Get $20 tax savings for every $100 you contribute.[2]



Scan to download the EZ Receipts Mobile app.



Already enrolled? Please step up your account online before using the app.

Spend tax-free.

- Train
- Subway
- Bus
- Ferry
- Parking
- And more

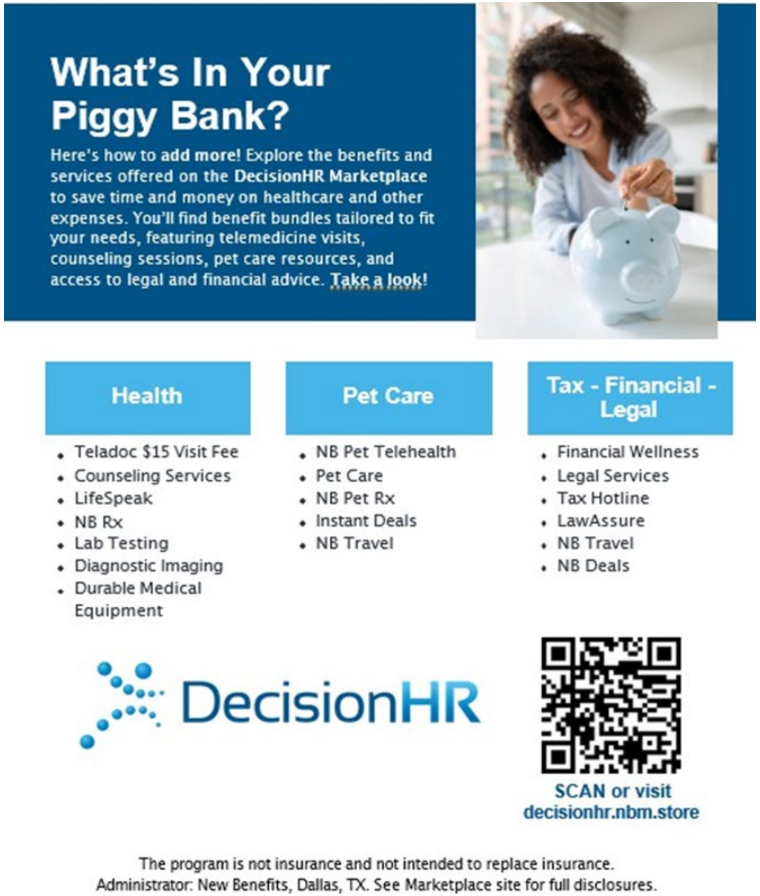
Contribution Limits[3]

$325/mo.	$325/mo.
Transit	Parking

1Conditions apply. Member must remain employed with organization that continues to sponsor commuter benefit. | 2Estimated savings are based on an assumed combined federal and state income tax rate of 20%. Actual savings will depend on your taxable income and tax status. | 3This spending limit is accurate as of 10/22/2024. Each fall the IRS updates the Commuter spending limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice.

Employee Discount Programs

To learn more about how to include these products as part of your benefits package, please reach out to your designated benefits specialist or email us at [benefits@decisionhr.com.](mailto:benefits@decisionhr.com)



Aura Identity & Fraud Protection

Employee paid rates for each plan tier are as follows:

Protection Individual	**Protection** Family	**Protection Plus** Individual	**Protection Plus** Family
$6.45	$10.95	$8.45	$13.95

WHAT IS METLIFE + AURA IDENTITY & FRAUD PROTECTION?

All-in-one proactive protection from threats & scams

Our AI-powered solution covers the broad spectrum of identity theft, financial fraud, and digital security for employees and their loved ones – all in one easy-to-use app.

FINANCIAL FRAUD PROTECTION
Monitors credit, asset titles, and financial accounts for suspicious activity, one-tap credit lock, and financial tools to help keep money and assets safe.

IDENTITY THEFT PROTECTION
Get alerted to threats to personal information, online accounts, social media and more. Plus, we automatically request removal of personal info from data broker sites to protect it from thieves and spammers.

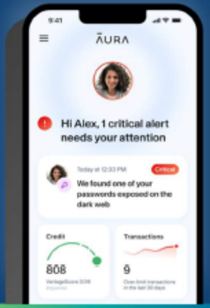
PRIVACY & DEVICE PROTECTION
Tools to manage passwords, protect devices from malware and viruses, secure public Wi-Fi connections, keep browsing activity private, and more

FAMILY SAFETY (WITH FAMILY PLANS)
Fully integrated family safety tools help parents and caregivers keep a pulse on loved ones' online safety. Inclusive family plans cover unlimited dependent minors and up to 10 additional adult loved ones with no restrictions.

SERVICES & SUPPORT
24/7 US-based customer support, white glove fraud resolution services, access on-the-go via the all-in-one Aura app, and more.

ID THEFT INSURANCE POLICY
Each adult is backed by their own separate $5M ID theft insurance policy^ to reimburse for eligible losses and expenses resulting from ID theft.

^ As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



"Aura has the best overall blend of a site that is easy to understand and navigate, expedience in alerts, and genuinely pleasant customer service."

- Mystery Shopper Study Participant

Scan the QR or click here to watch a short product video

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Identity & Fraud Protection

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