



MAC

MCCONNELL & ASSOCIATES

WHEREVER YOU WALK, PARK, OR PLAY



2024 Employee Benefits Guide



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Insurance Eligibility and When to Enroll

Annual Benefits Open Enrollment Period: 11/27/2023 to 12/5/2023

Open Enrollment is your annual opportunity to make changes to your benefits for the new plan year, effective 1/1/2024. During Open Enrollment you may opt to do the following:

- Change or opt out of health, dental, and/or vision insurance
- Choose new benefit options
- Enroll eligible family members in your plan(s)
- Enroll in health, dental, vision, and/or voluntary life coverage, if eligible, but not currently covered

Open Enrollment for all benefits must be completed between November 27 and December 5, 2023. Please refer to the next page in this booklet for enrollment instructions using McConnell's online enrollment system. You must go online and verify your personal information and enrollment elections, regardless of your desire to make changes or not make changes to your current enrollment selections.

Upon Return from Layoff

If you return to work within six months of being laid off, you will be eligible for benefits on the 1st of the month following your return to work. You will need to re-enroll in your benefits within 15 days of your return to work by logging in to the Benefits Enrollment System (please refer to instructions on the next page of this booklet).

New Hire

You are eligible for benefits on the 1st of the month following 60 days of employment. You will need to enroll in your benefits prior to your benefits effective date by logging in to the Benefits Enrollment System (please refer to instructions on the next page of this booklet).

Qualifying Event

If you experience a qualifying event during the year (marriage, divorce, birth, adoption, loss of other coverage, etc.), you will need to log in to the Benefits Enrollment System to make any changes to your benefits within 30 days of the date of the event. Documentation of the life qualifying event may be required.

Questions on Benefit Plans and Changes?

Please contact Doug Morgan at D.Morgan@McConnellAssociates.org or 816-842-6066 x122.

The information in this Employee Benefits Guide is presented for summary purposes and is subject to change. The text contained in this guide was taken from various summary plan descriptions and benefit information sources. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancies between the guide and actual plan documents, the actual plan documents will prevail. All information is subject to federal and state regulations, and is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.

It's easy to manage your benefits online!

Quickly access your benefits for McConnell and Associates when you need them – from your desktop, phone or tablet.

You can manage benefits year-round with your online benefits system. Enroll in and update benefits, get benefit details, costs and additional resources — all in one easily accessible place.

Get started:

1. Gather information: Full name, date of birth and Social Security Number for yourself and any dependents over age one. And if your dependent's address is different from yours, you'll need that as well.
2. Go to www.McConnellBenefits.com
3. **Enter** your username and password. Or, if you're a first-time user, select **Register** to set up your username, password and security questions. Use **benefits** as the company key.

Enrolling and updating benefits:

During enrollment time, you can enroll in your benefits all at once. Beyond enrollment, there are times you may need to update your benefits information, such as a change in personal information or experiencing a life change—like getting married or having a baby. Now you can update benefits and beneficiaries in one place.

1. Log in to enroll or update benefits. Then follow the prompts and continue through the selection process.
2. Confirm your choices by clicking **Approve** and **I Agree**.
3. Note the confirmation number or print the statement for your records.

Forgot your password?

It happens. We'll have you up and running in no time.

- Go to www.McConnellBenefits.com
- Select **Forgot your username or password?**
- Enter the company key: **benefits**
- Enter required information, which may include your Social Security Number, date of birth or security phrase.
- Enter and confirm your new password.

Need help?


We're here for you.

Contact Doug Morgan at D.Morgan@McConnellAssociates.org or 816-842-6066 ext 122

MyChoicesm Mobile App

The MyChoicesm mobile app* is a comprehensive free mobile app for users to easily access important benefits enrollment information. In addition you will also be able to store all of your ID cards in one secure, convenient place.

Get started:

1. Log-in to your employer application and click on **Mobile Apps** at the top of the page.
2. Click on **Get Access Code**. You will need this code to activate the app on your mobile device.
3. Download the app “MyChoicesm Mobile”  to your mobile device. This can be downloaded from Google Play or the App Store.
4. Launch the app and enter the Access code you got in Step 2. When you initially access the app you will be prompted to create a 4-digit PIN number for security. If you ever forget your PIN, just request a new access code following Step 2.

Important Features

My Health

This section will show your current medical, dental, and vision coverage as well as those covered under that benefit.

My Savings

If you have elected any FSA or HSA, the account information, and annual contributions amounts will appear here.

My Security

Any life insurance, disability, supplemental, and voluntary benefits, will be listed here, as well as those covered under that benefit. If you have already gone through annual enrollment, future election summaries can be accessed from the home page.

My Dependents

Lists your dependents on file.

My Beneficiaries

Lists your beneficiaries under your basic or voluntary life plan(s).

My Documents

Lists any documents received in regard to your benefits and employment.

ID Cards

The mobile app allows you to take a photo on your device and store it for easy access.

1. Place the ID Card on neutral, well-lit background
2. Tap “Take/Select Photo” button, which will open your device’s camera to snap a photo
3. Repeat process for back of card
4. Select Save

Message Page

“Action Needed” messages can be sent directly to the mobile app when items require your attention. You can also send messages from the app.

*Available on iOS and Android

Health Plan Summary

Health/Rx Plan

- For the 11th time in the last 14 years, there will be no increase in the employee health insurance premiums. The company will absorb the entire cost of the premium increase.
- The base and buy up plans are the same design they were in 2023.
- Kansas City employees and dependents still have access to One Medical Health and Wellness Centers.
- St. Louis and Pevely employees and dependents still have access to Everside Health.
- Wichita employees and dependents still have access to Antioch Med.
- You can still earn a \$30 per week discount on your health insurance premiums (see below).
- Meritain is still the Third Party Administrator (TPA) that issues ID cards and processes claims.
- Aetna is still the network for medical providers. Plan name: Aetna Choice POS II (Open Access)
- Magellan Rx is still the pharmacy benefit manager for prescription drugs.



Earning Your \$30 per week Health Insurance Wellness Discount

- Employees on our health insurance plan in 2023 were able to earn the discount for 2024 by completing a health screening during 2023.
- Employees and spouses that are new to our health insurance plan in 2024 will automatically earn the discount on their eligibility date. However, they must complete a health screening with One Medical (Kansas City), Everside Health (St. Louis and Pevely), or Antioch Med (Wichita) within 60 days after going on the plan to maintain this discount.
- Employees and spouses that are on the plan in 2024 must complete their health screening with One Medical (Kansas City), Everside Health (St. Louis and Pevely), or Antioch Med (Wichita) within 30 days of their birthday (before or after) during the 2024 calendar year in order to earn the discount for 2025.
- Employees and spouses that are seasonally laid off on their birthday must complete a health screening with One Medical (Kansas City), Everside Health (St. Louis and Pevely), or Antioch Med (Wichita) within 60 days after going back on the plan in 2024 to earn the discount for 2025.
- Please note that the max total discount per employee is \$30 per week. Meaning that if the employee has a spouse on the plan, both the employee and the spouse must do the health screening in order for the employee to earn the \$30 per week discount.
- Please note that it is the employee's and the spouse's responsibility to call, set up, and complete their health screening in a timely manner. Kansas City employees and spouses will call One Medical at 816-319-0731. St. Louis and Pevely employees and spouses will call Everside Health at 866-808-6005. Wichita employees and spouses will call Antioch Med at 316-350-8008.

Health Plan Summary - Continued

Weekly Pre-Tax Contribution Rates

Health – Base Plan (HDHP/HSA)		
Coverage	Wellness Discount	No Wellness Discount
Employee	\$15.00	\$45.00
Employee & Spouse	\$60.00	\$90.00
Employee & Child(ren)	\$55.00	\$85.00
Employee, Spouse, and Child(ren)	\$75.00	\$105.00

Health – Buy Up Plan		
Coverage	Wellness Discount	No Wellness Discount
Employee	\$40.00	\$70.00
Employee & Spouse	\$110.00	\$140.00
Employee & Child(ren)	\$105.00	\$135.00
Employee, Spouse, and Child(ren)	\$145.00	\$175.00

Comparison of Medical Plans

	Base Plan: HDHP/HSA Qualified Plan		Buy-Up Plan: Open Choice PPO	
	In Network/Aetna	Out of Network	In Network/Aetna	Out of Network
Deductible* - Person	\$2,500	\$3,500	\$500	\$1,000
Deductible* - Family	\$5,000**	\$7,000**	\$1,500	\$3,000
PCP Office Visit	0% after Deductible	20% after Deductible	\$20 copay	50% after Deductible
Specialist Office Visit	0% after Deductible	20% after Deductible	\$40 copay	50% after Deductible
Preventive Care Office Visit	0% (no Deductible)	20% after Deductible	0% (no copay or deductible)	50% after Deductible
Inpatient Hospital Service	0% after Deductible	20% after Deductible	20% after Deductible	50% after Deductible
Outpatient Hospital Services	0% after Deductible	20% after Deductible	20% after Deductible	50% after Deductible
Short Term Therapies	0% after Deductible	20% after Deductible	20% after Deductible	50% after Deductible
Emergency Care Service-Hospital	0% after Deductible	0% after Network Deductible	\$150 Copay	\$150 Copay
Ambulance	0% after Deductible	0% after Network Deductible	20% after Deductible	20% after Network Deductible
Prescription Drugs	0% after Deductible	0% after Network Deductible	\$10/\$30/\$60	Copay + 50% of full cost
Max out-of-pocket* - Person	\$2,500	\$5,000	Medical: \$2,500 Prescription Drugs: \$4,100	\$5,000
Max out-of-Pocket* - Family	\$5,000	\$10,000	Medical: \$7,500 Prescription Drugs: \$5,700	\$15,000
Lifetime Maximum	Unlimited		Unlimited	
Maternity Coverage	Included	Included	Included	Included
Provider Network	Aetna Open Choice PPO	N/A	Aetna Open Choice PPO	N/A
National Network	Yes	Yes	Yes	Yes
Out of Network Benefits	Yes	Yes	Yes	Yes

*Medical and Prescription Drug expenses are subject to the Deductible and Out-of-Pocket Maximum on the HSA plan.

**If family coverage applies, the entire family deductible must be met before the plan will pay benefits for any individual within the family.

Questions on your Medical Plan?

For inquiries regarding eligibility, claims, and plan benefits, please contact Meritain at 1-800-925-2272 or visit www.meritain.com. For precertification, call 1-800-242-1199. 24-Hour automated customer service: 1-800-566-9311. For assistance locating an in network provider, please call 1-800-343-3140, or visit www.meritain.com. Under Resources, click on “For members”. Under “Provider finder network”, click on ABC and then Aetna. Enter your zip code and click Search. Under Broad Medical Networks, choose Aetna Choice POS II (Open Access) and click Continue. You can then enter a specific physician or hospital name, or a specialty OR you can click on one of the categories to find a list of a certain type of provider.

Questions on your Prescription Drug Plan?

Please contact Magellan Rx at 1-800-424-0472 or visit www.magellanrx.com.



Access your prescription history, schedule a refill & more

Access your member portal at magellanrx.com or on the Magellan Rx Mobile App 

At Magellan Rx Management, we are committed to delivering quality service and personalized care. Our secure member portal and mobile app make it easy for you to quickly refill your prescription and check your order status while also providing access to additional support to help you stay on track.

1. Visit www.magellanrx.com and select Portal Access: Member, or use the Mobile App
2. Login. If it's your first time, you will need to register. Fill out the registration form and check your email for the confirmation.
3. Use the same login credentials for the web portal and the mobile app.
4. Get to know your dashboard. View recent claims, refill prescriptions, compare prices, etc.

IMPORTANT RESOURCES TO UTILIZE

Price a Drug

- Use our web or mobile app to get accurate drug pricing from nearby pharmacies
- Compare drug pricing for retail pharmacies
- Make an informed decision on where to fill a prescription

Smart Pharmacy Locator

- Locate pharmacies in your area
- Set default pharmacy

MAIL ORDER UNDER TOOLS & RESOURCES – HOME DELIVERY FOR MAINTENANCE MEDICATIONS

1. Click on Tools & Resources in the navigation bar to make your selection. Select Mail Order to fill your prescription
2. Select the “Refill?” checkbox for each prescription and click continue.
3. Enter your preferred shipping address and click continue.
4. Enter your billing information and click continue.
5. Review your order details and click submit.
6. Success! Please make note of your confirmation number.

SPECIALTY PHARMACY UNDER TOOLS & RESOURCES (WEB ONLY)

1. Click on Tools & Resources in the navigation bar to make your selection. Select Specialty Pharmacy to fill your prescription.
2. If you are first time user, enter your Member Record Number and click submit. To obtain your number, please call 866.554.2673
3. There is a manual activation period of 24 hours. You will receive an email once your activation is complete.
4. Once the activation is complete, visit www.magellanrx.com and follow steps 1-3 to access your secure member information.

SELECT DRUGS AND PRODUCTSSM PROGRAM

This program, offered through *Paydhealth*, will support plan participants prescribed specialty drugs and products. Participation is required for products included on the Select Drugs and Products List (brand name medications for rheumatoid arthritis, cancer, multiple sclerosis, or other conditions typically treated by a specialist), and prior authorization is required. A Case Coordinator from the program will assist you with accessing and making these high cost specialty drugs affordable. The Specialty Contact Center may be reached toll-free at (877) 869-7772 from 8 a.m. to 8 p.m. CT, Monday through Friday.

Health Savings Account

A Health Savings Account (HSA) is a consumer-owned, tax-advantaged savings account, created to pay medical expenses, that is always combined with a high deductible health plan (HDHP). The benefit of an HSA is in the consumer incentive (it's now the consumer's money!) to better plan and use health care resources.

HSA's allow:

- Tax-free contributions by employees. In 2024, you can contribute:
 - up to \$4,150 (\$79.80/week) if you have *employee only* health insurance coverage
 - up to \$8,300 (\$159.61/week) if you have *family* health insurance coverage
 - up to \$1,000 as a “catch-up” contribution if you are *age 55 or older* at the end of the 2024 tax year, resulting in a total maximum annual contribution of \$5,150 (\$99.03/week) if you have employee only health insurance coverage or \$9,300 (\$178.84/week) if you have family health insurance coverage
- Tax-free growth of interest or investment earnings
- Tax-free disbursements of principal and interest to pay for qualified medical expenses
- Accumulation of unused funds and portability between employers
- Flexible use – consumers choose whether or when to use the account for health expenses, now or after employment.

HDHP Design Features

- Preventive Care Expenses (well child care, cancer screenings, mammograms) covered at 100%
- Office visits and Prescription expenses count toward deductible
- Can utilize Health Savings Account for unreimbursed medical expenses including deductibles and other eligible expenses
- Claims expenses are sent to Aetna for discounts prior to employee paying claim with the exception of prescriptions, which are discounted and paid for at the pharmacy
- Premium (employee contribution) is lower

Employee Annual Costs Savings:

Base Plan relative to Buy-Up Plan Annual Premium Savings

Employee Only \$1,300

Employee + Spouse \$2,600

Employee + Child(ren) \$2,600

Employee + Family \$3,640

Questions on your Health Savings Account?

Please contact HealthEquity at 1-866-346-5800 or <https://healthequity.com/learn/hsa/>.

The doctor's office designed around you

Having a place to turn for your physical and mental health whenever you need it can be reassuring. That's where your One Medical benefit comes in. We're a primary care practice that makes it faster, easier, and more enjoyable to get care, anytime.

Your employer-sponsored benefit gives you and your family access to exceptional care at two Kansas City locations that are open only to employees of eligible companies as well as their spouses and dependents.

With One Medical, you'll enjoy:



Fast access to care at our offices

Get care that fits your life with appointments that start on time plus on-site lab work and a dispensary for prescriptions at our Kansas City offices. You can also get care at 100+ One Medical offices across the country open to the public.



An easy-to-use app

Connect with our care team over secure messaging or Treat Me Now, request prescriptions, view your health history, and more. There's no cost to you for on-demand virtual care.



Cost-free care at Kansas City offices

Kansas City employees and dependents enrolled in the buy up health insurance plan receive care at no cost at our Kansas City area offices - including visits, prescriptions, and lab tests. Employees and dependents enrolled in the base health insurance plan will receive preventive care at the Kansas City offices at no cost and all other visits at the Kansas City offices will be billed at \$40 per visit. Care at offices outside of Kansas City will be billed to your insurance.

Get care for things like:

- Colds, flu, COVID-19
- Stress, anxiety, depression
- Injuries
- Allergies
- Chronic health conditions
- Sexual health
- Routine cancer screenings
- Urinary tract infections
- Neck and back pain
- Cardiac health



Plus, you can message our medical team and get care with our app — at no cost to you.



Download the One Medical app from the App Store or Google Play.

Sign up now at onemedical.com/mybenefit

Use the enrollment code provide by your employer

Use code **MCCONNELLKC**

See back for location details



Exceptional medical care, right near you

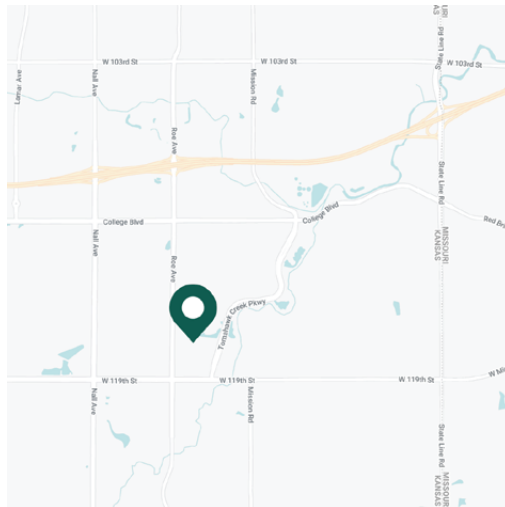
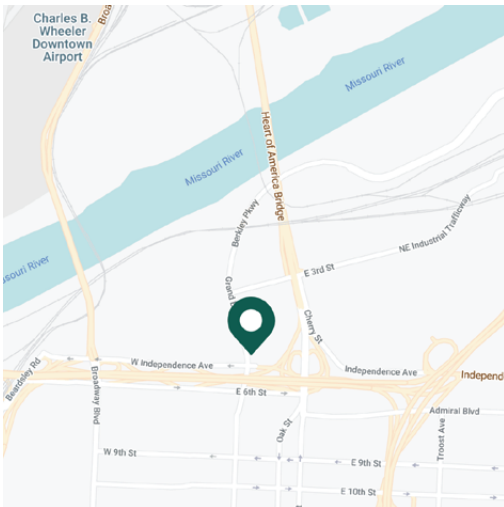
Our Kansas City offices

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Kansas City, MO 64106
816-319-0731
paretokansascity@onemedical.com

Hours:
Mon-Wed: 8:00 a.m.–6:00 p.m.
Thurs: 7:00 a.m.–4:00 p.m.
Fri: 8:00 a.m.–3:00 p.m.

11725 Roe Ave STE B
Leawood, KS 66211
816-319-0731
paretokansascity@onemedical.com

Hours:
Mon-Wed: 8:00 a.m.–6:00 p.m.
Thurs: 7:00 a.m.–4:00 p.m.
Fri: 8:00 a.m.–3:00 p.m.
Every other weekend: 9:00 a.m.–12:00 p.m.



Sign up now at onemedical.com/mybenefit
Use the enrollment code provide by your employer

Use code **MCCONNELLKC**



Healthcare that gives more

McCConnell & Associates now offers Everside Health as part of your benefits package. It's an easier, more convenient healthcare option for everything from screenings and prevention to chronic disease management and urgent care.

As part of the McConnell Buy Up Plan and the McConnell Base Plan, St. Louis and Pevely employees and dependents have access to Everside Health services.

As an Everside Health member, you can:

- Save money with no copays under the McConnell Buy Up Plan. \$40 flat fee for non-preventive services under the McConnell Base Plan¹
- Retain your current benefits and chosen providers, while gaining unlimited access to Everside Health providers
- Get care for the entire family, including pediatrics
- Access care when you need it, including virtual and in-person appointments at convenient clinic locations with same or next-day appointments
- Access your care team 24/7 over the phone for urgent needs and avoid expensive trips to urgent care or the ER. Just call your clinic after-hours to be connected to a provider
- Address multiple health concerns in one visit and spend as much time as you need with the provider
- Gain access to specialized care, including behavioral health services
- Complete lab work and fill prescriptions onsite²

¹ For those under the McConnell Base plan, a \$40 flat fee will apply to acute/non-preventive services, which will go toward the plan deductible.

² Certain tests sent to outside labs will be charged to your insurance. Offices have a supply of routinely dispensed generic medications at no cost to members. To learn more, contact your clinic directly.

**Schedule your
welcome visit**

Get to know your provider (in person, by phone, or online) and go over your health history so you can get the right care when you need it most.



Download the Everside Health app to create an account or schedule an appointment.

For more information, visit eversidehealth.com



Healthcare that gives more.



Members of McConnell and Associates Corp and your covered family members have access to Everside health centers, offering more convenient, quality healthcare for everything from screenings and prevention to chronic disease management and urgent needs.

A doctor who knows you

Your doctor knows you by your name, not as their 10:30 appointment.

Care when you need it

Same-day and next-day appointments for urgent needs.

Care how you want it

Appointments can be as long (or as short) as you want. We also offer onsite vaccinations and labs at no cost.

A focus on the whole you

Your Everside Health doctor thinks about the whole you, so we also make virtual mental health services readily available.

Comprehensive care for the whole family

Full-scope family medicine to treat you when you're sick and keep you healthy.

Schedule and complete an annual physical to receive the weekly insurance discount.

Chesterfield

1574 Woodlake Dr.
Chesterfield, MO 63017
636-489-1219

Creve Coeur

11770 Olive Blvd.
Creve Coeur, MO 63141
314-380-3014

Fairview Heights, IL

5031 N. Illinois St.
Fairview Heights, IL 62208
618-619-2920

Farmington

755 Maple Valley Dr.
Farmington, MO 63640
573-586-4393

Florissant

245 Dunn Rd.
Florissant, MO 63031
314-820-0733

St. Louis

4850 Lemay Ferry Rd., Ste. 115
St. Louis, MO 63129
314-279-9222

St. Peters

5700 Mexico Rd., Ste. 16
St. Peters, MO 63376
636-224-8445

Washington

1351 Jefferson St., Ste. 208
Washington, MO 63090
636-235-4858



Download the Everside Health app to create an account or schedule an appointment.

For more information, visit [eversidehealth.com](https://www.eversidehealth.com)

everside
HEALTH™

Antioch Med – Direct Primary Care - Wichita, KS

Antioch Med is a Direct Primary Care family medicine practice in Wichita, KS, with a mission to provide high-quality, full-spectrum, accessible, affordable primary care. McConnell and Associates Wichita, KS employees and their dependents enrolled in our health insurance plan have access to all Antioch Med services.

Antioch Med offers comprehensive medical care as you would expect from any Family Practice clinic including treatment of acute illnesses and chronic diseases for children and adults, wellness education, laboratory testing, office procedures, and coordination of care with specialists when needed. Antioch Med services, however, extend well beyond what is expected from a usual clinic.

Most procedures that are performed in the office will be at no cost to you. Including biopsies, stitches, urinalysis, pregnancy tests, rapid strep tests, joint injections, cryotherapy (wart/skin tag removal), and more.

Labs, immunizations, and medications dispensed and performed onsite are available to you at no cost.

You retain all your current benefits and chosen providers you have currently with McConnell and Associates Health Insurance Plan while gaining unlimited access to Antioch Med Direct Primary Care.

You will have better access via same day or next day appointments, flexible visit times, technology visits (phone, text, and video), and your DPC's personal phone number for after hours and weekend needs. Saving you time and money.

You will receive better service with timely and longer appointments and customized care from a doctor that knows your story.

You will have access to Antioch Med once you schedule and complete your comprehensive wellness exam.

Antioch Med has multiple doctors, however, you must choose a doctor that is currently accepting new patients. As of December 1, 2020 Dr. Jody Elson, MD and Dr. Scott Cooper, MD are accepting new patients.

Dr. Jody Elson, MD - Dr. Elson graduated from the University of Nebraska at Kearney Summa Cum Laude with a Chemistry Comprehensive Molecular Biology Emphasis BS degree and a Health Science minor. She went on to earn her MD from the University of Nebraska Medical Center in Omaha, NE. Dr. Elson moved to Wichita to complete her family medicine residency at Via Christi where she served as Chief Resident.

Dr. Scott Cooper, MD - Dr. Cooper is a Wichita native who graduated from Kansas State University with a BS in Biology, then from the University of Kansas with his MD. He completed residency training at Via Christi Family Medicine Residency in Wichita, KS, where he received the Apple Teaching Award, as well as the Patient-Centered Care Award.



ANTIOCH MED



Wherever you walk, park or play.

Antioch Med – 316-350-8008 – 1126 S. Clifton Ave. Wichita, KS 67218 – Open Mon – Fri 8:00 am - noon and 1pm – 5pm

SURGERY. SIMPLIFIED.

To help you be healthy.

The KISx Card is a surgery & imaging program that your employer has made available to you for the most common surgical & imaging procedures. Some of the most typical procedures through The KISx Card include: Orthopedic, General Surgery, Colonoscopies, MRI, CT and PET Scans. If you utilize the program, you will receive your procedure at ***NO COST**.



CALL

Call a KISx Card Nurse at 877-GET-KISX to find out more about your procedure and how the program works. We will assist you in finding the right facility nearby.



SCHEDULE

A KISx Card Nurse will help schedule your procedure. Upon scheduling, they will then provide you with a voucher to take to your initial consultation.

PROCESS



BE HEALTHY

After you have had your procedure through a KISx Card Provider, your KISx Card Nurse will follow up to make sure you are making a full recovery. We want to make sure you are getting better so you can live a healthy life!



SAVE

You will ***NOT** pay anything out of pocket for choosing a KISx Card provider. Every aspect of your procedure is covered through the KISx Card.



HOW IT WORKS?

Before seeking In-Network Providers through your health plan, just call a KISx Card Nurse regarding your elective procedure. By choosing a KISx Card provider, you will always pay ***\$0**.

CALL, SCHEDULE, SAVE BE HEALTHY

GET IN TOUCH

Phone: 877-GET-KISX

Email: info@getKISx.com

*HSA Plans require first dollar coverage from patient before procedure up to IRS Minimum, before program incentives are received.



What is CancerCARE?

The CancerCARE Program is a free, fully integrated cancer solution included in YOUR health plan that supports you from the first day of your diagnosis well into the stages of aftercare. CancerCARE coordinates care and benefits for patients with new or existing cancers. Our expert medical team advocates for the best possible care in your community or at a leading national Centers of Excellence location.

Day One Help

The day you receive a cancer diagnosis is overwhelming. Our CancerCARE professionals will answer questions about your diagnosis and help you evaluate your treatment options. They will also help maximize your health benefits and minimize your out-of-pocket expenses.

Register online or by phone promptly (within 72 hours) of diagnosis for the highest care impact.

Personalized Care

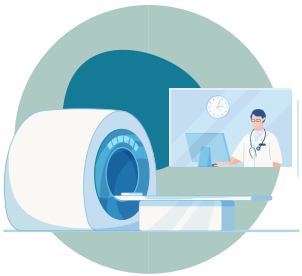
Today's cancer treatments vary by cancer type, stage of spread, and the patient's genetic makeup. The most effective care occurs when it is genetically personalized for you. Genetic testing is often not a covered benefit; however, it is fully covered when used for treatment planning with CancerCARE's recommendation.

National Resources

New treatments are developed and tested at leading cancer centers called Centers of Excellence. Treatment received from your local oncologist is often the best possible, but in some instances, we may suggest new treatments that are only offered at a Center of Excellence when those treatments could be more beneficial to you. Two examples would be Clinical Trials or proven new treatments that have not yet been written and given to community oncologists.

Expert Medical Team

During your Initial registration call, our highly trained Intake Coordinators will quickly gather your medical and health plan information. When a diagnosis permits, you will be assigned your own personal Oncology Nurse Expert who will answer any questions you have regarding your diagnosis as well as your care options. CancerCARE's entire team of Doctors, Nurses, and Medical Experts is dedicated to being with you throughout your treatment journey.



Dental Plan Summary

- Base and Buy Up plan designs are exactly the same as the 2023 plans.
- Principal is still the insurance carrier. We will continue to use their network and they will process claims.
- The premiums are increasing 3.9% in 2024 compared to 2023.

Dental – Weekly Pre-Tax Contribution Rates

Coverage	Base Plan	Buy Up Plan
Employee	\$7.43	\$9.29
Employee & Spouse	\$14.33	\$17.76
Employee & Child(ren)	\$16.89	\$21.20
Employee, Spouse, and Child(ren)	\$26.15	\$33.05

Comparison of Dental Plans

	BASE PLAN		BUY-UP PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Individual Deductible*	\$50	\$50	\$50	\$50
Family Deductible*	\$150	\$150	\$150	\$150
Preventive Services (Type I)	100%	100% of negotiated fee	100%	100% of U&C
Basic Services (Type II)	80%	80% of negotiated fee	80%	80% of U&C
Major Services (Type III)	50%	50% of negotiated fee	50%	50% of U&C
Orthodontia (Type IV)**	50%	50% of negotiated fee	50%	50% of U&C
Annual Maximum	\$1,000 for Group I, II, and III Services		\$1,500 for Group I, II, and III Services	
Lifetime Maximum	\$1,000 for Group IV Services		\$1,500 for Group IV Services	

*The deductibles do not apply for Preventive Services (Type I) or Orthodontia (Type IV).

**Orthodontia is available to dependent children only on the Base Plan and to all family members on the Buy-Up Plan.

Pre-authorization is strongly advised for proposed courses of treatment of \$300 or more, and for all orthodontic treatment.

This is a summary of your benefits. Please refer to your Certificate of Coverage for a more complete description. Certain limitations and exclusions apply.

Questions on Benefit Plans and Changes?

Please contact Principal at 1-800-247-4695 or www.principal.com.

Vision Plan Summary

- The plan design is exactly the same as the 2023 plan.
- Principal is still the insurance carrier.
- VSP (Vision Service Plan) is still the provider network (VSP Choice Network).
- 2024 premiums are not changing.

Weekly Pre-Tax Contribution Rates

Coverage	
Employee	\$2.24
Employee & Spouse	\$3.76
Employee & Child(ren)	\$3.84
Employee, Spouse and Child(ren)	\$6.07

Plan Details	Vision Plan		
Doctor Network	VSP Choice Network		
Vision Covered Charges	In-Network Cost & Benefit	Out-of-Network Reimbursement	Benefit Frequency
Exams			
Eye Exam	\$10 copay	Up to \$45	Every 12 months
Prescription Glasses			
Lenses			
Single Vision	\$25 copay	Up to \$30	Every 12 months
Lined Bifocal	\$25 copay	Up to \$50	
Lined Trifocal	\$25 copay	Up to \$65	
Lenticular	\$25 copay	Up to \$100	
Polycarbonate (dependent children)	\$25 copay	Not covered	
Frames	\$150 allowance 20% off amount over allowance	Up to \$70	Every 24 months
Contacts			
Elective Contacts	Up to \$60 copay for fitting exam \$150 allowance	Up to \$105	Every 12 months in lieu of glasses
Necessary Contacts*	\$25 copay Covered in Full	Up to \$210	
Additional Savings			
Glasses and Sunglasses	Discounts available	Not covered	
Contacts	Discounts available	Not covered	
Laser Vision Correction	Discounts available	Not covered	

Questions on Benefit Plans and Changes?

Please contact Principal at 1-800-877-7195 or www.principal.com.

Life, STD, and LTD Plan Summaries

Life/AD&D – Employer Paid

- Mutual of Omaha is still the insurance carrier.
- Life Benefit of \$15,000 and AD&D Benefit of \$15,000
- Life and AD&D amounts will reduce 35% at age 65, and an additional 25% of the original amount at age 70, and an additional 15% of the original amount at age 75. Benefits will terminate upon retirement.

Short Term Disability – Employer Paid

- Mutual of Omaha is still the insurance carrier.
- Benefit of 60% of your current weekly salary to a \$750 maximum weekly benefit
- Benefits paid from the 1st day for injury or 8th day of illness
- Maximum benefit duration of 13 weeks
- Partial Disability and Maternity included

Long Term Disability – Employer Paid

- Mutual of Omaha is still the insurance carrier.
- Benefit of 60% of your current monthly salary to a \$5,000 maximum monthly benefit
- Benefits paid after a 90 day elimination period
- Maximum benefit duration is to age 65 or Social Security Normal Retirement Age, whichever is later
- For the first two years of disability, you must be unable to work in your own occupation; after two years, you must be unable to work in any occupation in order to receive benefits

Questions on Benefit Plans or Need to File a Short Term Disability Claim?

Please contact Mutual of Omaha at 1-800-877-5176 or <https://www2.mutualofomaha.com/my-benefits/login>.

Voluntary Life Insurance Plan Summary

Voluntary Life (Mutual of Omaha)

Employee Benefit Amounts: \$10,000 to \$500,000 in \$10,000 increments (not to exceed 5x annual earnings)

- Upon initial eligibility for coverage, there is a guarantee issue up to \$150,000. Any amount over \$150,000 requires evidence of insurability.
- Rates are based on the employee's age and are included on the next page.

Spouse Benefit Amounts: \$5,000 to \$250,000 in \$5,000 increments

- Upon initial eligibility for coverage, there is a guarantee issue amount up to \$30,000. Any amount over \$30,000 requires evidence of insurability.
- Eligible for up to 100% of employee coverage amount.
- Rates are based on the employee's age and are included on the next page.

Child(ren) Benefit Amounts: \$1,000 to \$10,000 in \$1,000 increments

- Upon initial eligibility for coverage, there is a guarantee issue amount up to \$10,000.
- Eligible for up to 100% of employee coverage amount (not to exceed \$10,000).
- Covers children from 14 days old until the end of the month following their 26th birthday.
- Rates are included on the next page.
- During Annual Enrollment, if you already have coverage, you may increase your amount by \$10,000, not to exceed the guarantee issue amount. If you did not enroll when initially eligible, evidence of insurability is required.
- Includes Waiver of Premium (to age 65), Portability (with evidence of insurability), Accelerated Life Benefit, and Conversion.
- Benefit Amounts reduce by: 35% at age 65, an additional 25% of the original amount at age 70, and an additional 15% of the original amount at age 75, and terminates at retirement. Spouse coverage terminates at age 70.

Questions on Benefit Plans or Need to File a Short Term Disability Claim?

Please contact Mutual of Omaha at 1-800-877-5176 or <https://www2.mutualofomaha.com/my-benefits/login>.

VOLUNTARY TERM LIFE COVERAGE SELECTION AND PREMIUM CALCULATION

Please note that the premium amounts presented below may vary slightly from amounts provided on your enrollment form, due to rounding.

To select your benefit amount and calculate your premium, do the following:

- 1) Locate the benefit amount you want to select from the top row of the employee premium table. Your benefit amount must be in an increment of \$10,000 (ex. \$10,000, \$20,000, or \$50,000). Refer to the Coverage Guidelines section for minimums and maximums, if needed.
- 2) Find your age bracket in the far left column.
- 3) Your premium amount is found in the box where the row (your age) and the column (benefit amount) intersect.
- 4) Enter the benefit and premium amounts into their respective areas in the Voluntary Life section of your enrollment form.

If the benefit amount you want to select is greater than \$100,000, select the benefit amount from the top row that when multiplied by another number results in the benefit amount you want to select. For example, if you want \$150,000 in coverage, you obtain your premium amount by multiplying the rate for \$50,000 times 3.

Employee Premium Table (52 Payroll Deductions Per Year)

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
0 - 29	\$0.25	\$0.51	\$0.76	\$1.02	\$1.27	\$1.52	\$1.78	\$2.03	\$2.28	\$2.54
30 - 34	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
35 - 39	\$0.37	\$0.74	\$1.11	\$1.48	\$1.85	\$2.22	\$2.58	\$2.95	\$3.32	\$3.69
40 - 44	\$0.58	\$1.15	\$1.73	\$2.31	\$2.88	\$3.46	\$4.04	\$4.62	\$5.19	\$5.77
45 - 49	\$0.92	\$1.85	\$2.77	\$3.69	\$4.62	\$5.54	\$6.46	\$7.38	\$8.31	\$9.23
50 - 54	\$1.41	\$2.82	\$4.22	\$5.63	\$7.04	\$8.45	\$9.85	\$11.26	\$12.67	\$14.08
55 - 59	\$2.40	\$4.80	\$7.20	\$9.60	\$12.00	\$14.40	\$16.80	\$19.20	\$21.60	\$24.00
60 - 64	\$3.88	\$7.75	\$11.63	\$15.51	\$19.38	\$23.26	\$27.14	\$31.02	\$34.89	\$38.77
65 - 69	\$6.37	\$12.74	\$19.11	\$25.48	\$31.85	\$38.22	\$44.58	\$50.95	\$57.32	\$63.69
70 - 74	\$10.22	\$20.45	\$30.67	\$40.89	\$51.12	\$61.34	\$71.56	\$81.78	\$92.01	\$102.23
75 - 79	\$17.22	\$34.43	\$51.65	\$68.86	\$86.08	\$103.29	\$120.51	\$137.72	\$154.94	\$172.15
80+	\$31.22	\$62.45	\$93.67	\$124.89	\$156.12	\$187.34	\$218.56	\$249.78	\$281.01	\$312.23

Follow the method described above to select a benefit amount and calculate premiums for optional dependent spouse and/or child(ren) coverage. **Your spouse's rate is based on your age**, so find your age bracket in the far left column of the Spouse Premium Table. Your spouse's premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Your spouse's benefit amount must be in an increment of \$5,000 (ex. \$15,000, \$20,000 or \$25,000). Refer to the Coverage Guidelines section for minimums and maximums if needed.

Spouse Premium Table (52 Payroll Deductions Per Year)

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
0 - 29	\$0.13	\$0.25	\$0.38	\$0.51	\$0.63	\$0.76	\$0.89	\$1.02	\$1.14	\$1.27
30 - 34	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.05	\$1.20	\$1.35	\$1.50
35 - 39	\$0.18	\$0.37	\$0.55	\$0.74	\$0.92	\$1.11	\$1.29	\$1.48	\$1.66	\$1.85
40 - 44	\$0.29	\$0.58	\$0.87	\$1.15	\$1.44	\$1.73	\$2.02	\$2.31	\$2.60	\$2.88
45 - 49	\$0.46	\$0.92	\$1.38	\$1.85	\$2.31	\$2.77	\$3.23	\$3.69	\$4.15	\$4.62
50 - 54	\$0.70	\$1.41	\$2.11	\$2.82	\$3.52	\$4.22	\$4.93	\$5.63	\$6.33	\$7.04
55 - 59	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00	\$7.20	\$8.40	\$9.60	\$10.80	\$12.00
60 - 64	\$1.94	\$3.88	\$5.82	\$7.75	\$9.69	\$11.63	\$13.57	\$15.51	\$17.45	\$19.38
65 - 69	\$3.18	\$6.37	\$9.55	\$12.74	\$15.92	\$19.11	\$22.29	\$25.48	\$28.66	\$31.85

All Children Premium Table (52 Payroll Deductions Per Year)*

\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
\$0.04	\$0.08	\$0.12	\$0.16	\$0.20	\$0.24	\$0.27	\$0.31	\$0.35	\$0.39

*Regardless of how many children you have, they are included in the "All Children" premium amounts listed in the table above.

If you would like to calculate the total premium for your Voluntary Term Life benefits (for your own information), enter the appropriate premium amounts below and add them to obtain a total.

$$\begin{array}{ccccccc}
 \underline{\hspace{2cm}} & + & \underline{\hspace{2cm}} & + & \underline{\hspace{2cm}} & = & \underline{\hspace{2cm}} \\
 \text{Employee Premium} & & \text{Spouse Premium} & & \text{Child(ren) Premium} & & \text{Total Premium}
 \end{array}$$

Basic EAP



Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life. Your Employee Assistance Program (EAP) can be the answer for you and your family.

We're Here to Help

Mutual of Omaha's EAP assists employees and their eligible dependents with personal or job-related concerns, including:

- ✓ Emotional Well-Being
- ✓ Family and Relationships
- ✓ Legal and Financial
- ✓ Healthy Life Styles
- ✓ Work and Life Transitions

EAP Benefits

- ✓ Access to EAP Professionals 24 hours a day, seven days a week
- ✓ Provides information and referral resources
- ✓ Service for employees and eligible dependents
- ✓ Online resources for:
 - *Substance use and other addictions*
 - *Dependent and Elder Care resources*

- ✓ Access to a library of educational articles, handouts and resources via mutualofomaha.com/eap
 - *Legal library and online forms*
 - *Financial and online tools*

What to Expect

You can trust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. If additional services are needed, your EAP will help locate appropriate resources in your area.

Don't delay if you need help. Visit mutualofomaha.com/eap or call 800-316-2796 for confidential consultation and resource services.



Will Preparation Services

Services provided by Epoq, Inc.



Create your will at
www.willprepservices.com
and use the code MUTUALWILLS
to register

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

That's why it's good you have access to FREE online will preparation services provided by Epoq, Inc. (Epoq).

Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

Epoq provides the following FREE documents:

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

Here's how it works:

- Log on to www.willprepservices.com and use the code MUTUALWILLS to register
- Answer the simple questions and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements



Mutual of Omaha

Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Will and other document preparation services are independently offered by Epoq, Inc. (Epoq) and are subject to its terms of service and privacy policy. Epoq is an online service that provides certain legal forms and legal information. Epoq is not a law firm and is not a substitute for an attorney's advice. United of Omaha Life Insurance Company and Companion Life Insurance Company (United and Companion) and Epoq are independent, unaffiliated companies. Although United and Companion make Epoq's services available to group life insurance customers, the use of Epoq's services is entirely voluntary. United and Companion do not provide, are not responsible for, do not assume any liability for and do not guarantee the accuracy, adequacy or results of any service, advice or documents provided by Epoq. United and Companion also are not responsible and do not assume liability for any disclosure of personal data or information by Epoq. These services are only available to group life insurance customers of United and Companion.

Worldwide Travel Assistance That Travels With You



Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip - We'll Be There If You Need Us - 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

*Brought to you by Mutual of Omaha Insurance Company. Services provided by AXA Assistance USA (AXA)

**Available at any time, not subject to 100 mile travel radius

452632

Emergency Travel Support Services

- Telephonic translation and interpreter services - 24/7 access to telephone translation services
- Locating legal services - referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage - assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash - assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages - assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement - coordination of credit card, airline ticket or other documentation replacement
- Vehicle return - if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company



WORLDWIDE TRAVEL ASSISTANCE

Services available for business and personal travel.

For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658



WORLDWIDE TRAVEL ASSISTANCE

Services available for business and personal travel.

For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658

Medical Assistance

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment - in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

Identity Theft

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

Education and Prevention

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

Recovery Information

- Information regarding the steps to recover from credit card and check fraud

- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

Assistance

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

Travel Assistance Plan Limitations

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

Expenses for emergency evacuation, medically necessary repatriation, repatriation of remains, return of dependent children, family or friend transportation arrangement and vehicle return are limited to \$200,000 per person per event.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.

Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. AXA is not affiliated in any way with Mutual of Omaha companies. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will make all reasonable efforts to help you resolve the emergency situation. Both companies are responsible for their own contractual and financial obligations.



Carry this card with you
when you travel

Brought to you by Mutual of Omaha.
Services provided by AXA Assistance USA.



Carry this card with you
when you travel

Brought to you by Mutual of Omaha.
Services provided by AXA Assistance USA.

Your Hearing Discount Program



Program Benefits Include

- ✓ **Custom hearing solutions** - we find the solution that best fits your lifestyle and your budget from one of our 10 manufacturers
- ✓ **Risk-free 60-day trial** - 100 percent money-back guarantee on hearing aid purchase
- ✓ **Hearing aid low price guarantee** - if you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5 percent
- ✓ **Continuous Care** - one year free follow-up, two years of free batteries and a three-year warranty

Accessing Your Benefits is as Easy as...

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

To learn more visit amplifonusa.com/mutualofomaha



Keep this card for future access to:

- Discounted hearing testing
- Low price guarantee
- 60-day risk-free trial period
- 2 years batteries with purchase

To activate your benefit, call 1-888-534-1747 today!



Special money-saving offer!

Call today for your FREE hearing screening appointment! Please bring this offer with you to your appointment.

Call 1-888-534-1747 Today!
Hurry! Offer expires on [DATE]!

This is not a medical exam and is only intended to assist with amplification selection.



This is not health insurance. Hearing services are administered by Amplifon Hearing Health Care, Corp. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Mutual of Omaha Insurance Company has been authorized to provide marketing services including sales. Mutual of Omaha Insurance Company and Amplifon are independent, unaffiliated companies.

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COBRA

- COBRA is a federal law that allows you to continue your health, dental, and vision insurance in the event of a layoff or termination of employment.
- Principal is our COBRA Administrator. Please watch for information from Principal to arrive via e-mail and/or U.S. Mail to your home following a layoff or termination, and follow the instructions provided to continue your coverage.
- Following a layoff or termination of employment, your health, dental, and vision coverage automatically continues until the last day of the month. If you want to continue coverage beyond the last day of the month in which you were laid off or terminated employment, you must respond to Principal by electing and paying for COBRA coverage.
- Following a layoff or termination of employment, your STD, LTD, and Life/AD&D coverage terminates immediately.
- If you are re-hired within six months of your layoff, you are eligible to re-enroll for all coverages on the first of the month following your re-hire.

Contact Information:

Principal eBenefits Edge

Attn: COBRA Administration

PO Box 310512

Des Moines, IA 50331-0512

Phone: 833.259.0293

Alternative COBRA Option

If you would like to explore options for health insurance coverage other than COBRA, please see the next page in this booklet.



eHealth: Your guide to finding COBRA-alternative health insurance coverage

CUSTOM HEALTH INSURANCE EXCHANGE

Find your solution:

eHealth[®]

Visit our custom Health Insurance Exchange:

<https://www.ehealthinsurance.com/pareto>

 shop

 compare

 enroll

eHealth Insurance makes it easier to find affordable, quality health insurance coverage—often at a lower cost than what you pay for COBRA coverage. Search their online Health Insurance Exchange to explore your options today!

To begin shopping, visit <https://www.ehealthinsurance.com/pareto>. From there, you can compare plans and enroll in whatever plan best meets your needs. Need assistance? No problem. eHealth's experienced agents are ready to help! Use the online chat or give us a call at 844-744-0647



MEDICARE CONFIDENCE 365 DAYS A YEAR

SmartConnect is an exclusive, year-round service for you and your family members to explore all that Medicare has to offer, including additional benefits and potential savings.

This no-cost service is available 365 days a year with no obligation to enroll in a plan. Recently enrolled in your employer's group plan? Currently on your spouse's health plan? No problem! You can move to Medicare at any time.

Here are a few ways SmartConnect's licensed insurance agents can help:

- Compare the costs of your current health care coverage to a variety of Medicare plans
- Answer all of your questions
- Help you transition to Medicare if you find a plan you like

How to Connect:

➔ Call: (855) 248-1648

or

➔ Schedule a Consultation:
smartconnectplan.com/schedule



SCAN ME



Recruiting Bonus

If you know of or have any friends working in the pavement maintenance industry or if you know of anyone interested in joining the McConnell and Associates team, you can earn a recruiting bonus. The new applicant must notate that you referred them to McConnell and Associates on their Application for Employment. You will be paid according to the following schedule.

- \$100.00 after 60 days of employment.
- \$250.00 after six months of employment.
- \$250.00 after one year of employment and each year thereafter.

You must complete a Request for Recruiting Bonus form in order to receive the recruiting bonus(es).

Bereavement Leave

McConnell and Associates provides up to two days bereavement leave to all employees who need to take time off because an immediate family member died. To ask for bereavement leave, complete a Request for Bereavement Leave form and see your supervisor.

While you are on a paid bereavement leave, you will get your base pay rate but you will not get any special forms of pay, such as incentives, commissions, bonuses, or shift differential.

We normally will give you bereavement leave unless there are business reasons that require you be at work. With your supervisor's approval, you can use any available paid leave benefits you have, such as vacation, if you need more time off.

For bereavement leave, "immediate family" means your spouse, parent, child, brother, or sister; your spouse's parent, child, brother, or sister; your child's spouse; your grandparent or your grandchild.

McConnell and Associates may request documentation of the funeral. This practice is intended to provide consistency in providing the benefit and documenting the practice and is not intended to be insensitive any way to the bereaved.

Holidays

All employees are eligible for holiday time off with pay. McConnell and Associates grants paid time off on the following holidays:

- New Year's Day (January 1)
- Memorial Day (last Monday in May)
- Independence Day (July 4)
- Labor Day (first Monday in September)
- Thanksgiving (fourth Thursday in November)
- Friday After Thanksgiving
- Christmas Eve (December 24)
- Christmas (December 25)

Eligible employees will be paid for holiday time off. If you are eligible, you will be paid eight hours of pay at your straight-time pay rate.

If you are eligible for paid holidays, you must also work both the last scheduled work day immediately before the holiday and the first scheduled day immediately after the holiday.

If a recognized holiday falls on a Saturday, McConnell and Associates will observe it on the Friday before the holiday. If a recognized holiday falls on a Sunday, McConnell and Associates will observe it on the Monday after the holiday.

If you are eligible for paid holidays and on the holiday you are on a paid absence, such as vacation leave, you will get holiday pay instead of the paid time off pay you would have received.

If eligible nonexempt employees work on a recognized holiday, they will receive holiday pay plus their wages at their straight-time rate for the hours they worked on the holiday.

We do not count holiday paid time off as hours worked when calculating overtime.

Employees that are on a lay off or a personal leave of absence during a holiday will not receive holiday pay for that holiday.

Vacation

McConnell and Associates recognizes the importance of vacation time in providing Employees the opportunity for rest, recreation, and personal activities. McConnell and Associates grants, therefore, annual, paid vacation to its full-time regular employees and its seasonal employees.

The amount of paid vacation time you receive each year depends on how long you have been working and which employment category you belong to.

This is the schedule for accruing vacation for full-time regular employees:

Date of Hire thru 9 years of continuous service.....10 days per year
10 years of continuous service and beyond.....15 days per year

This is the schedule for accruing vacation for seasonal employees:

1 year thru 2 years of continuous service.....5 days per year
3 years thru 9 years of continuous service and beyond.....10 days per year
10 years of continuous service and beyond.....15 days per year

We calculate the length of your eligible service on the basis of a "benefit year." A "benefit year" is the 12-month period that begins on your first day of employment. Your benefit year may be extended for any significant leave of absence (i.e. personal leave of absence) except military leave of absence. (Military leaves do not affect the benefit year calculation.) See the leave of absence policies in this handbook for information on how each type of leave affects vacation accrual.

Once you enter an eligible employment classification, you begin to earn paid vacation time according to the schedule in this policy. However, before you can use vacation time, you must complete a waiting period of 90 calendar days. After the waiting period, you can request to use your earned vacation time, including the vacation time that accrued during the waiting period.

You may not take less than one day vacation at a time. To schedule your vacation time, you must complete a Request for Vacation Leave form and have your supervisor's approval. Each request will be reviewed based on a number of factors, including our business needs and staffing requirements.

You will be paid for vacation time off at your base pay rate as of the time of the vacation. Vacation pay does not include overtime or any special forms of compensation such as incentives, commissions, bonuses, or shift differential.

We encourage you to use your available paid vacation time for rest and relaxation.

Vacation leave during the summer peak time, May 1st through October 31st, is limited to one week. Any deviation from this policy must have the President's approval.

Due to the limited number of possible weeks for summer vacations and the large number of Employees who desire to take vacation time during the summer, scheduling for summer vacations must be done no later than April 15th.

You will not be paid for unused vacation leave benefits while you are employed. Upon your retirement or resignation, you will be paid any remaining balance of vacation leave at your current rate of pay. These balances are not paid if a two week written notice is not given upon resignation, or if employment is terminated for cause. If a lay-off occurs, balances will be paid to you during the next regular payroll cycle.

McConnell & Associates, Inc. 401(k) Profit Sharing Plan

Eligibility

If you are age 18 and have completed 1 year of service, you may participate in the plan. Plan entry dates are January 1, April 1, July 1, and October 1. You also must have 1 year of service to participate in profit sharing.

Your Contributions

You may elect to make Pre-Tax 401(k) deferrals and/or Roth 401(k) deferrals. If you elect Pre-Tax 401(k) deferrals then your taxable income is reduced by the deferral contributions, so you pay less in federal income taxes. If you elect Roth 401(k) deferrals, the deferrals are subject to federal income taxes in the year of deferral.

You may defer an amount not to exceed a maximum of \$23,000 in 2024 (\$30,500 if age 50 or older). Changes to your deferral contribution can be made at any time. If you make a combination of Roth 401(k) and Pre-Tax elective deferrals, the total amount cannot exceed the contribution limit.

Changes to the amount of your contribution can be made at any time but will be effective the first of the quarter following the request.

Auto Enrollment

You will automatically be enrolled in the 401(k) plan with a deferral of 5% of your compensation as soon as you are eligible for the plan unless you make an affirmative election not to be enrolled. In addition, if you have been automatically enrolled, your contribution will be increased by 1% per year until you reach a deferral of 10% of your compensation.

Rollovers

You may contribute, or 'roll over', your personal IRA or a distribution that you have received from another qualified plan.

Employer Contributions

Each year, your Employer will make a "Safe Harbor" contribution equal to 100% of the first 3% of Compensation and 50% of the next 2% up to a total of 5% that you contribute to the Plan.

Your Employer may make discretionary matching contributions. Discretionary matching contributions, if made, will be computed by your Employer based on your eligible compensation deferred into the Plan each Plan Year.

Vesting

Your contributions and all Safe Harbor Contributions are always 100% vested. Any employer discretionary contributions will be subject to a vesting schedule.

Loans

Your 401(k) plan may allow for you to borrow from your account balance. However, the loan must meet certain IRS requirements. For more info visit Fidelity's website or call the participant service center. www.401k.com or 1-800-835-5097.

Withdrawals

You may avoid a 10% penalty for withdrawal in the event of:

- Retirement
- Disability
- Attainment of Age 59½
- Death
- Termination of Service**

**Withdrawals not rolled over into another qualified plan or IRA within a certain time frame may be subject to a 20% withholding tax.

Investment Options and Changes

You may direct contributions to any or all of the various investment options offered through your employer's contract with Fidelity.

To move money between investment options, simply visit www.401k.com or call their toll-free number 1-800-835-5097. Investment changes may be subject to short-term trading guidelines.

Download the NetBenefits mobile app from the App Store®, Google Play™ Store or Windows Store and get access to all your Fidelity workplace accounts.

If you do not provide investment instructions, your assets will be invested in the following Qualified Default Investment Alternative (QDIA):

[American Century OneChoice Portfolios](#)

Contact

You will receive quarterly retirement account statements detailing your account balance and investment performance. You also can check your account at any time at www.401k.com or call 1-800-835-5097 (English & Spanish).

Additional Help

Contact Patrick Sullivan with Mariner Wealth Advisors:

(913) 647-9741

- or -

patrick.sullivan@marinerwealthadvisors.com

REVISED: 12/2023

It's Time to Become Financially Awesome

Mariner Financial Wellness is your newest benefit at work! It's 100% free for employees. If you're stressed about finances, this online platform offers resources and tools to help ease your worries.

71% of employees who said financial worries affect their work productivity have personal debt, and **64%** are using credit cards to pay for necessities.¹

Build Savings, Reduce Debt, Reach Goals

Your goals are unique to you. Want to save for a home, pay off student loans or credit card debt, build your savings or create an emergency fund?

Mariner Financial Wellness features educational videos and online tools to help you set goals and track them. The best part? You will see progress in real time when you link your accounts so you know where you are in relation to achieving your goals like saving enough for retirement.



Build Home Fund Savings

\$14,000 of \$30,000 so far

Aim to complete



Saving for a home

Whether you want to buy a home next month, next year, or in the next decade, examine these savings strategies and join the other Mariner Financial Wellness users who have successfully saved for and bought homes.

Get In Touch:

info@marinerfinancialwellness.com | [773-242-7111](tel:773-242-7111) | marinerfinancialwellness.com

¹ [2022 PwC Employee Financial Wellness Survey](#)

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McConnell & Associates Employee Stock Ownership Plan

Overview

The ESOP is a retirement plan designed to invest primarily in the common stock of McConnell. The ESOP has borrowed money in order to purchase shares of McConnell stock. These shares will be initially held in suspense in the ESOP and then allocated to participants each Plan Year as the ESOP loan is repaid.

Eligibility

If you were employed on April 1, 2021 you began participating in the ESOP as of April 1, 2021. Otherwise, if you are hired or rehired after April 1, 2021, you will become a participant in the ESOP as of the April 1 of the Plan Year during which you have completed 12 months of service and have attained age 18.

Auto Enrollment

You will be automatically enrolled in the ESOP as of your applicable April 1 entry date.

Plan Year

The Plan Year for the ESOP runs from April 1 to March 31.

Normal Retirement Age

Normal Retirement Age is defined as the later of a) age 65 or b) the 5th anniversary of your participation in the ESOP.

Your Contributions

The ESOP does not accept employee contributions.

Rollovers

The ESOP does not accept rollovers.

Employer Contributions

Each year, McConnell may make a contribution of a discretionary amount to the ESOP. The contribution

will be used to repay the ESOP loan resulting in an allocation of shares of McConnell stock. In order to receive an allocation of McConnell stock or any additional contribution for a Plan Year, you must complete at least 400 Hours of Service during that Plan Year. However, you may receive released shares or a contribution if you terminate employment during a Plan Year on or after you have reached Normal Retirement Age or because of death or permanent disability. Your share of the released McConnell stock and any additional contribution for a Plan Year will be based on a percentage of your eligible compensation compared to the total eligible compensation of all ESOP participants.

Compensation

For purposes of the ESOP, compensation means the total W-2 wages paid to you by McConnell during a Plan Year, plus your salary reduction contributions to the McConnell 401(k) plan and for health insurance and any other cafeteria plan benefits, but excluding (even if includible in gross income) any reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare benefits.

Vesting

ESOP contributions will be subject to a 6-year graded vesting schedule as shown below. You must have at least 400 Hours of Service during the Plan Year in order to achieve a Year of Service. Any service performed prior to you attaining age 18 and prior to April 1, 2021 will not be counted.

Less than 2 Years of Service	0%
2 Years of Service	20%
3 Years of Service	40%
4 Years of Service	60%
5 Years of Service	80%
6 or more Years of Service	100%



In addition, you will become 100% vested upon attainment of Normal Retirement Age, death or permanent disability while still employed with McConnell.

Loans

The ESOP does **not** allow you to borrow from your account balance.

Valuation

Each year, the McConnell stock will be valued as of March 31st and ESOP account balances will be updated to reflect the new valuation price.

Distributions

Your ESOP account will be paid to you in cash. There are two ways to receive a cash distribution from your ESOP account.

1. Terminate at Normal Retirement Age, death or permanent disability.
2. Terminate for any other reason than above.

Once you become eligible for a distribution, your vested account balance will be distributed in 5 annual installments. However, the number of installments you receive may be reduced to the extent necessary so that all but the last installment will be at least \$5,000.

If you terminate at normal retirement, death or disability, your first installment will begin in the Plan Year following termination.

If you terminate for any other reason, your first installment will begin after the later of a) 5 full Plan Years after termination or b) repayment of the 30-

year ESOP loan. There are two exceptions to this waiting period.

1. Attainment of Normal Retirement Age, death or permanent disability after termination. Receive first installment after this event.
2. Vested balance is \$5,000 or less. Receive a lump sum distribution in year following termination.

If your vested ESOP account balance exceeds \$1,000, your distribution will not be made to automatically; you must make a distribution election.

Taxes

Unless distributions are rolled over into an Individual Retirement Account (IRA), your ESOP distribution will be subject to ordinary income tax in the year of receipt. Your distribution will be subject to an additional 10% early withdrawal penalty if you receive before you have attained age 59 ½, unless it is paid upon your death or disability.

Statements

You will receive annual ESOP account statements detailing your account balance activity.

Additional Help

Contact your HR department or Angela Fisher (afisher@bkd.com). Additional information regarding the ESOP is also available in the Summary Plan Description provided to you.

The information above is merely a summary of the ESOP and is not a substitute for the ESOP's Summary Plan Description or legal plan document.

This summary has been provided as a convenience to the McConnell participants for the purpose of explaining certain ESOP concepts. This summary is not intended as a substitute for the Summary Plan Description (SPD) also provided to you (and available from Human Resources). The SPD includes more detailed explanations of the Plan and contains important disclosures required under Federal law. This summary is also qualified in its entirety by the McConnell & Associates Employee Stock Ownership Plan (Plan Document), a copy of which you can obtain from Human Resources. The Plan Document will always govern the ESOP and your rights and this summary will not. As such, if there is any additional term in this summary or if this summary conflicts with or is in any way inconsistent with the Plan Document, the Plan Document will govern.

