



Employee
Benefits



2026 Benefit Guide





Inside the Guide

Contents

Highlights for 2026.....	4
Eligibility	5
PL Marketing’s Wellness Initiatives	6
UHC Premium Designation for HDHP Plan.....	8
2026 Plan Enhancements	9
Medical Plan – Surest Copay Plan	9
Medical Plan - High-Deductible Health Plan	10
How Does Surest Work?	11
OptumRx	12
OptumRx Digital Guide	13
OptumRx Home Delivery	14
Maximize Your UHC Experience!	15
NOOM Weight.....	16
Mental Health.....	17
Dental	18
Vision	19
Health Savings Account	19
Flexible Spending Accounts	20
Life and AD&D	21
Voluntary Life Insurance	21
Short-Term Disability Insurance	22
Long-Term Disability Insurance	22
Voluntary Accident Insurance	22
Voluntary Critical Illness Insurance	23
Voluntary Hospital Indemnity	24
Voluntary Pet Insurance	25
Voluntary Identity and Fraud Protection.....	28
Employee Assistance Program	29
Important Contacts	30

Welcome

At PL Marketing, we value every employee - not just as team members, but as employee-owners. As an ESOP company, our commitment goes beyond offering a great place to work. We're intentional about the benefits we provide, knowing they impact your health, financial well-being, and peace of mind.

We've worked hard to maintain the cost of our High-Deductible Health Plan (HDHP) for the past three years. Now, we're excited to share that we're reducing those costs for 2026 while continuing to offer high-quality coverage.

We're also making a strategic shift by replacing our traditional PPO plan with the Surest Health Plan, a modern, zero-deductible option from UnitedHealthcare. The new plan offers greater transparency and flexibility in how you access care, and your rates will stay the same as the PPO plan it's replacing.

We're introducing a new dental plan that lowers costs while maintaining strong coverage.

We're also updating our pharmacy benefits with Optum Rx to support affordability and access.

We understand that health care decisions can feel overwhelming. That's why we carefully evaluate our plans and partners each year, always with your experience in mind. Whether it's medical, pharmacy, dental, or other benefits, we aim to simplify choices, improve access, and maintain the protection you and your family deserve.

At PL Marketing, we're proud to be an ESOP. That means every decision we make, from plan design to cost management, is done with ownership in mind. We're committed to supporting your health, wellness, and financial security because your success is our shared success.



Highlights for 2026

Here are the highlights and some exciting changes for 2026. Be sure to review this Guide so that you can learn about what's new for January 1, 2026!

- **Changes to our Medical Plan** – We are introducing a new plan through Surest (a UHC brand) that is replacing the PPO plan. This is a unique offering that includes no deductible and services are copay based. United Healthcare will continue to administer our High-Deductible Health Plan (HDHP). The deductible limits have changed to \$3,400/\$6,800 for individual and family tiers per IRS requirements. **We are pleased to share that your contributions per pay period will remain the same or decrease in 2026! The Surest plan rates will remain the same as the past PPO and the HDHP rates have decreased!** ID cards: Everyone will receive a new ID card with the OptumRx pharmacy language included.
- **Pharmacy Benefits Manager** – New! Your prescription drugs will be managed through OptumRx for 2026. We strive to provide cost effective solutions to provide the lowest pricing for you and your family.
- **Dental Plan** – New! Delta Dental will now administer our Dental Plans. There are no changes to our current coverage with a reduction in premium. If you have a need for additional dental services, the “Enhanced” option may be a good plan for you and/or your family.
- **Voluntary Benefits** -We will continue to offer additional life insurance for yourself and dependents. You also have the opportunity to enroll in critical illness, accident, hospital indemnity insurance, theft protection and pet insurance. Pricing for these voluntary benefits can be found on the online enrollment portal.
- **Changes to the Health Savings Account** – PL Marketing will continue to provide a contribution to a health savings account (HSA) for those who enroll in the High-Deductible Health Plan. The employer’s contribution will be \$250 annually for an individual, and \$500 annually for the employee + dependent tiers. In 2026, however, the maximum amount that you can contribute to your HSA has increased to \$4,400 for an individual, and \$8,750 for a family.
- **Changes to the Health Care Flexible Spending Account** – The amount that you can contribute to the Health Care FSA has also increased for 2026 to \$3,400.
- **Changes to Dependent Care Flexible Spending Account** – The limit has been increased to \$7,500 for 2026. For married couples filing separately, the limit is \$3,750 per spouse.
- **Employee Assistance Program** – Voya Financial will continue administering our Employee Assistance Program (EAP). The Guidance Resources EAP offers 24/7 access to assistance online, on their mobile app, or with a toll-free call. The EAP also offers in-person guidance for up to three sessions with a counselor per person, per issue, per year.
- **Noom Weight** – Noom is a consumer-centric digital health platform that empowers users to improve their lives through behavior change. Eligible employees and dependents are those enrolled in the medical plan.

Eligibility



Eligible Employees:

Full-Time employees regularly working forty (40) hours or more per week are deemed eligible for benefits the first of the month following thirty (30) days of employment, upon completion of the application for coverage. A part-time employee who averages thirty (30) hours or more per week within their new hire measurement period or any standard measurement period thereafter are deemed eligible for benefits. Employees are eligible on the first of the month following new hire eligibility or January 1st of the next plan year following eligibility during any standard measurement period.

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, stepchildren and children obtained through court-appointed legal guardianship.

Note: Spousal Surcharge. If you wish to cover a working spouse that has medical benefits available to them through their employer, you will be subject to a \$200 monthly surcharge.

When Coverage Begins:

The effective date for your benefits is January 1, 2026. Newly hired employees and dependents will be

effective in PL Marketing's benefits programs after completing the initial eligibility period. All elections

are in effect for the entire plan year and can only be changed during Open Enrollment unless you experience a family status event.

Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)
- Receiving a Qualified Medical Child Support Order (QMCSO)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.

PL Marketing's Wellness Initiatives

Along with providing benefits when you are sick or injured, PL Marketing offers benefits to encourage and help you stay healthy. PL Marketing's Wellness Program, managed by Wellworks For You, is designed to help you and your physician manage your health together.

To earn your wellness discount in 2026, you will need to complete the following:

1. Complete the Wellworks Registration and Consent Form.
2. Schedule your routine annual physical with your primary care physician. All employees and spouses enrolled for medical coverage on January 1, 2026, will be included in this program. The routine annual physical exam must be performed October 1, 2025 – September 30, 2026.
 - Routine Annual Physical Exams are covered in full by the plan.
3. Have the physician complete the Biometric Measures & Physical Confirmation Form. The form can be faxed or emailed directly to Wellworks.
4. Complete two wellness actions.
3. Return all documents to Wellworks by September 30, 2026.



Get More Value from Your Plan

For a life-threatening emergency:

In a true medical emergency – such as an apparent heart attack, serious injury, or other life-threatening situation – always call 911 or your local emergency number right away!

For other emergencies:

Call your physician's office (even after hours). Your doctor will know you and your medical history and may be able to schedule you for a visit the same (or next) day. If your condition worsens on the weekend or after your doctor's office has closed for the day, you may want to consider a visit to an urgent care facility or a Kroger Little Clinic. These clinics are not affiliated with hospitals, but they do have doctors and nurses on staff and are often open in the evenings and on weekends.

If you are traveling and need urgent care:

Your medical plans cover urgent care. An urgent condition is one that requires immediate care but isn't life-threatening. If you seek urgent care while traveling, you or someone acting on your behalf should notify your doctor within 48 hours of the onset of the urgent condition.

Annual physical exams and cancer screening tests are covered 100% by the plan:

Take advantage of the fact the medical plans cover 100% of scheduled annual physical exams and cancer screening tests related to the physical exam when you use an in-network provider. There is no copay or deductible; however, keep in mind that if your physician orders a test that isn't part of the scheduled preventative care exam/test, those procedures may result in some out-of-pocket expense for you. It's always a good idea to check with your doctor's office before your visit to see what tests or exams are planned.

Enroll in a Limited Purpose FSA:

For those dental or vision care expenses (copays, deductibles, etc.) that you do pay for out-of-pocket, do not forget to take advantage of the Limited Purpose Flexible Spending Account. You can set aside up to \$3,400 a year on a before-tax basis and then reimburse yourself for eligible expense.



UHC Premium Designation for HDHP Plan

PL Marketing offers medical benefits through UnitedHealthcare. In 2026, you again have two major medical plans to choose from – a Surest plan with copays and a HDHP plan, which pairs a tax-favored health savings account. To receive the highest benefit level and reduce your potential out-of-pocket expenses, please be sure to use an in-network provider whenever possible. If you choose to use an out-of-network provider, you may be responsible for balance billing.

The UHC medical plans will continue to offer the UHC Premium Designation Program. **This only applies to the high-deductible health plan (HDHP).** This program helps you avoid higher complications and surgical repeat rates, unnecessary hospitalizations, and longer hospital stays. This is an opportunity to lower your out-of-pocket costs. Doctors are ranked on two main criteria, quality of care and cost efficiency.



Premium Care Physician

The physician meets the quality and cost-efficient care criteria.

The Premium Designation Program includes two shaded hearts making it easier to identify which physicians are considered premium care physicians. However, look for the “tier 1” provider dot for the greatest value. When you go onto www.myuhc.com, click on “Find a Doctor”. You’ll look for a doctor with the premium care physician designation. Premium designations are displayed publicly in the care provider directories to help employees make health care choices and for physicians to make referrals. The ranking is explained in the chart above.



Here's how it looks on myuhc.com.



Look for the blue Tier 1 dot.

Note: If you are not logged into your account, you will not be able to see the tier 1 provider dot. You will only see the blue hearts which does not necessarily mean they are a tier 1 provider. If you are logged into your account, you are looking for a blue Tier 1 Dot. These physicians are your highest quality options for the most cost-efficient care. Details of the plan designs are on the next page.

2026 Plan Enhancements

Deductible and Contributions: We are pleased to announce a new plan offering Surest replacing the PPO plan that offers no deductible at all with services being copay based. The High-Deductible Health Plan’s deductible has changed to \$3,400/\$6,800 for individual and family coverage per the IRS requirements. **We are also pleased to note that the per-pay contributions will remain the same in 2026 for the Surest Plan (compared to the PPO last year) and the High-Deductible Health Plan’s rates have decreased!**

OptumRx: The UHC Medical Plan options will partner with our pharmacy benefit manager (PBM) OptumRx for 2026 to provide cost-effective solutions without interfering with the quality of your healthcare.

Medical Plan – Surest Copay Plan

Surest Copay Plan	In-Network	Out-of-Network
Deductible (Individual & Family)	\$0	N/A
Coinsurance (Plan Paid)	100%	N/A
OOP Limit – Individual	\$6,000	\$12,000
OOP Limit – Family	\$12,000	\$24,000
Office Visit	\$40–\$150	\$220
Virtual Health (Primary/Urgent)	\$0	Not Covered
Preventive Care	\$0	\$220
Routine Diagnostic Tests	\$0	\$0
Complex Imaging (MRI, CT)	\$150–\$2,400	Up to \$5,850
Emergency Room	\$1,000	\$1,000
Urgent Care	\$90	\$210
Procedures (Office/Inpatient)	\$70–\$4,500	Up to \$11,000
Mental Health (Office)	\$40	\$220
Maternity – Delivery	\$1,850–\$3,500	\$10,500
Home Health Care	\$80	\$240
Rehab Therapies	\$20–\$200	Up to \$330
Skilled Nursing Facility	\$2,750	\$8,250
Durable Medical Equipment	\$0–\$1,000	Up to \$2,000
Retail Pharmacy (31 days)	Tier 1: \$10 / Tier 2: \$35 / Tier 3: \$55	Not Covered
Mail Order Pharmacy (90 days)	Tier 1: \$25 / Tier 2: \$88 / Tier 3: \$138	Not Covered

Medical Plan - High-Deductible Health Plan

High-Deductible Health Plan	In-Network	Out-of-Network
Deductible – Individual (tier 1 / 2)	\$3,400 / \$3,500	\$10,000
Deductible – Family (tier 1 / 2)	\$6,800 / \$7,000	\$20,000
Out-of-Pocket Limit – Individual	\$5,950	\$20,000
Out-of-Pocket Limit – Family	\$11,900	\$40,000
Office Visit	Tier 1: 90% after deductible Tier 2: 80% after deductible	60%
Preventive Care	No Charge	60% after deductible
Routine Diagnostic Tests	80% after deductible	60% after deductible
Complex Imaging	80% after deductible	60% after deductible
Emergency Room	80% after deductible	80% after deductible
Urgent Care	80% after deductible	60% after deductible
Inpatient/Outpatient Hospital	80% after deductible	60% after deductible
Mental Health (Office)	80% after deductible	60% after deductible
Home Health Care	80% after deductible	60% after deductible
Rehab Therapies	80% after deductible	60% after deductible
Skilled Nursing Facility	80% after deductible	60% after deductible
Durable Medical Equipment	80% after deductible	60% after deductible
Retail Pharmacy	80% after deductible	Not Covered
Mail Order Pharmacy	80% after deductible	Not Covered

Medical Employee Contribution Rates

UHC Medical Plan	2026 Employee Rates <u>Per Pay</u> for Base HDHP Plan	2026 Employee Rates <u>Per Pay</u> for Surest Plan	2026 <u>Additional Per Pay</u> Premium without Wellness Physical
Employee Only	\$55.48	\$83.16	\$50.00
Employee + Spouse	\$161.85	\$222.96	\$50.00
Employee + Child(ren)	\$147.49	\$201.82	\$50.00
Employee + Family	\$242.49	\$327.78	\$50.00

How Does Surest Work?

Surest: A Smarter Way to Shop for Care

Shopping for medical care should be as simple as booking travel online—and with Surest, it is. The innovative Surest copay plan brings **pricing transparency** and **flexibility**, allowing you to choose providers and services based on cost and quality ratings.

Using the Surest app, you can:

- Search for care near you
- Compare prices and provider reviews
- Know your costs upfront—no surprises

Healthcare services that are typically bundled will appear as a single pricing option for even greater clarity. The plan has **no deductible** and is **copay-based**, replacing the traditional UHC PPO plan. Plus, you'll still have access to the **national UnitedHealthcare network**.

Actual prices, not estimates



see what you'll owe
before you receive care

No deductible



and no coinsurance

Broad, national network



of providers, clinics,
and hospitals

Quality medical coverage



from preventive to
emergency, colds to
cancer treatment

A shoppable experience



Shop and compare care
options, then choose
what works for you

Member Services support



Readily available help
to verify cost and
coverage

New! Your Pharmacy Benefit Manager will be OptumRx effective 01/01/2026.

Same Pricing Structure

The plan design remains the same from last year (copay and coinsurance structure). Please reference pages 9 & 10 for the full details.

OptumRx Member Portal

Locate pharmacies, look-up drug pricing, manage claims, access ID card.

Mail-Order Pharmacy

Get a 3-month supply delivered to your door while enjoying pharmacist support.

The Optum Rx website and app are fast, easy and secure ways to get the information you need to make the most of your pharmacy benefit.

Set up an online account and you can:

- Check drug prices
- Place a home delivery order
- Track home delivery order status
- Access and print your ID card
- Find a network pharmacy
- Sign up for automatic refills
- View claims and benefit information

Register now

To set up your online account:

1. Go to OptumRx.com or scan the QR code below
2. Select Register on the home page
3. Enter the information from your member ID card
4. Create a username and password
5. Complete your profile

If you already have an account, sign in using your username and password.



Scan here to go to OptumRx.com



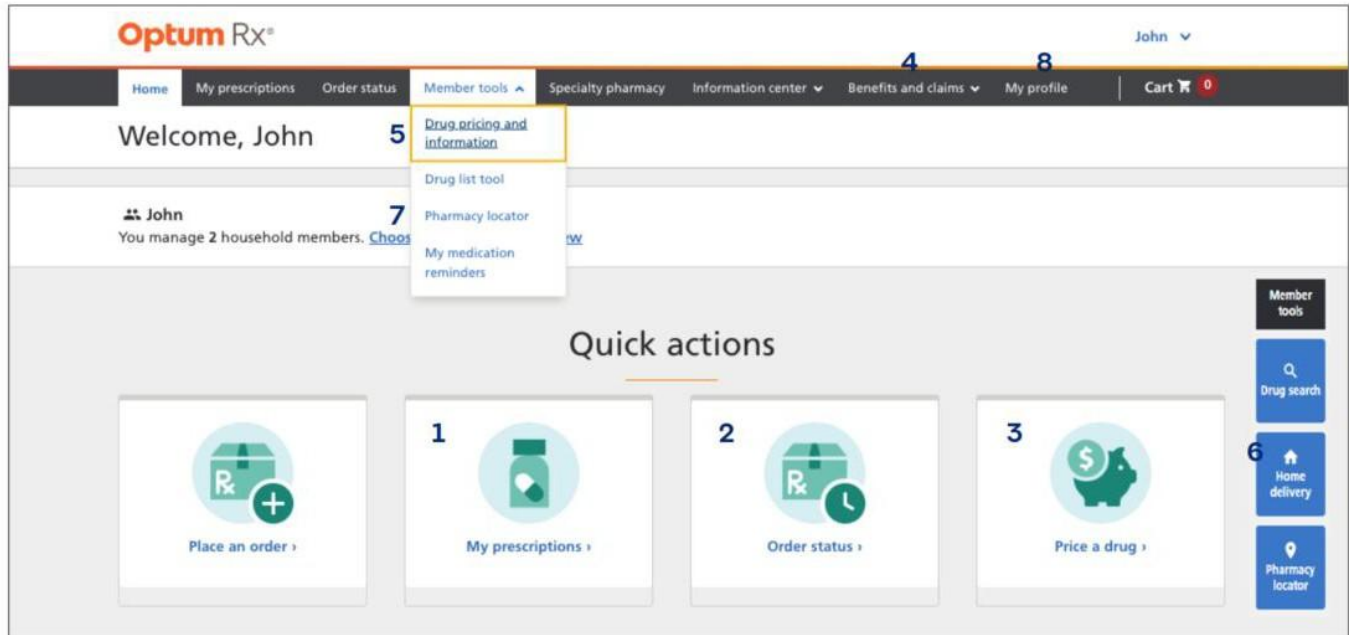
Skip the pharmacy line

Transfer eligible maintenance medications to Optum® Home Delivery and get a 3-month supply delivered right to your door.

OptumRx Digital Guide

Digital tools quick-start guide

Once your account is set up and you are logged in, easily navigate to these digital tools to manage your medication.



- 1 My prescriptions** > See all your medications, including home delivery prescriptions, retail pharmacy prescriptions and any over-the-counter medications you've logged. You can also request a new prescription or select another family member and manage their prescriptions.
- 2 Order status** > Track orders in real time from any device.
- 3 Price a drug** > Precision pricing technology is built into our tools. Whether you look up a new drug or select one of your current drugs, you will see a listing of pharmacies with the best price for the medication selected, as well as a lower-cost alternative.
- 4 Benefits and claims** > View your benefit information, access claims details to see what your plan covered, print and view your ID card and track a prior authorization.
- 5 Prescription drug list/formulary** > View a list of covered drugs, including therapeutic class and tier status.
- 6 Home delivery** > Learn more about Optum Home Delivery and see a list of your retail medications eligible for the service. With home delivery, you receive 90-day supplies of eligible maintenance medications right to your mailbox. You will also see a message about how much money you will save.
- 7 Pharmacy locator** > Whether you are close to home or traveling, the pharmacy locator tool makes it easy to find the nearest network pharmacy. Search for pharmacies by zip code, address or by distance to see if they are in your network.
- 8 My profile** > You can easily manage your personal profile or your entire household. Set up or edit a variety of account details, including contact, shipping and payment information, communication preferences and paperless settings, home delivery and automatic refill programs, medication reminders, personalized emails and text alerts.

OptumRx Home Delivery

It's your choice:

Optum® Home Delivery Pharmacy or fill at retail

Your plan can help you save on your long-term medications.



With **home delivery**, your medications will come right to your door, and you can:

- Get a 3-month supply
- Enjoy 24/7 pharmacist support
- Skip the lines



On-the-go or near home, there is a **network pharmacy** near you.

- Thousands of convenient locations
- Meet with a pharmacist in person
- Shop for other in-store health care items



Here are 3 ways to sign up:

- Visit **optumrx.com** to create an account and opt-in
- Ask your doctor to send an electronic prescription to Optum Home Delivery
- Call the number on your member ID card



To find a retail pharmacy near you:

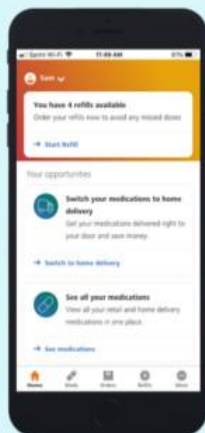
- Log-in to **optumrx.com** or download the Optum Rx app
- Under *Member Tools*, go to *Pharmacy Locator*
- Search and filter by address

Download the Optum Rx app

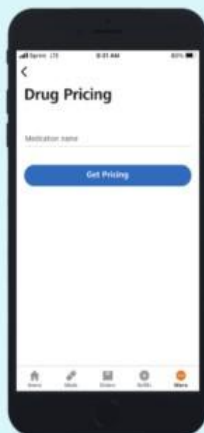
Take the same online tools with you on the go to manage your medication any time, anywhere.

To access your account using your mobile device:

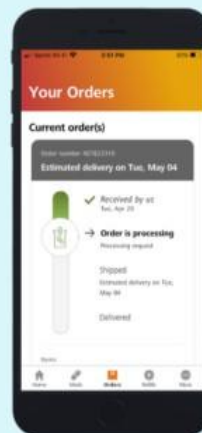
1. Go to the Apple® App Store® or Google Play™ to download the Optum Rx app.
2. Open the app and sign in using the same username and password you use on **OptumRx.com**.



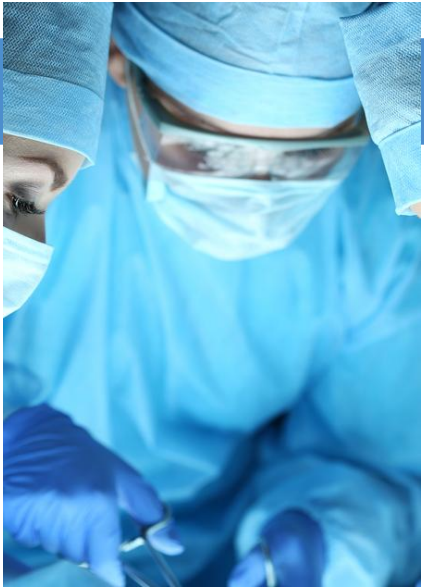
View notifications, alerts and savings opportunities



Check drug pricing



Track order status



Maximize Your UHC Experience!

Mental Health, Neonatal, Fertility, AND... *Beyond!*



Discover how you can better utilize your healthcare plan and take advantage of all it has to offer! Through UHC, you have programs/services to help in all aspects of your health and life. Mental health resources, neonatal support, musculoskeletal specialists, fertility benefits, diabetes management, medical billing questions, and personal health support!

Calm Health – Mental Health
Resources to support mental health. Tools and programs to support your mental health at your own pace.

Calm Health

Orthopedic Support
Bone, joint, tendon or muscle pain can be cumbersome. Specialist Management Solutions (SMS) can manage your orthopedic care journey.

SMS Orthopedic Support

Personal Health Support
Whether you want to know how a treatment is covered or how to start healthy habits, there's a team to help.

Personal Health Support

Neonatal Resources
Get support from neonatal nurses. Receive passionate care after your delivery. NICU support, and life at home with the baby.

Neonatal Resources

Family Emotional Support
Help your kids get the emotional and behavioral health support they need. Coaching from Bend Health. Licensed practitioners and resources to help you navigate.

Family Emotional Support

Noom Weight
Noom uses up to date psychology and behavioral science to help you lose weight at a pace that works for you.

Noom Weight Management

AbleTo Behavioral Coaching
Gain control of your worries. The AbleTo mental health coaching helps learn ways to cope and feel better.

AbleTo Mental Health

Family Building Benefits
Infertility is a common issue that is understandably emotional and stressful. Learn what options you have through the medical plan.

Family Building Benefits

Virtual Therapy
Reaching out for support can be hard. From the privacy of your home, receive care from a licensed therapist.

Virtual Therapy

NOOM Weight

Noom Weight loss is a program that uses evidence-based techniques to empower behavior change. It's a personalized, mind-first approach that combines technology and human support to create healthier daily habits that lead to long-lasting results. Learn the "why behind your habits and change them. Through the mobile app you can have access to a personal health coach, educational articles, peer support groups, and a food database to track nutrition.

Noom provides our members with all the tools they need to reach their goals

Content Tracking Tools Coaching + Community

Personalized Courses Psychology Based Recipes Food Logging Weight Tracking Activity Tracking Asynch Coaching Support Group Goal Specialist

Weight's content builds weekly to develop sustained habits

PSYCHOLOGY OF WEIGHT LOSS

FOOD FUNDAMENTALS I

FOOD FUNDAMENTALS II

FOOD FUNDAMENTALS III

MATTERS OF THE MIND

FOOD FUNDAMENTALS IV

INSIDE YOUR INTUITION

NOOM EXPERT

Mental Health



The Calm Health app provides programs and tools to help support your mental health and well-being – all at your own pace. As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost.

Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

Tap into tools and support

The Calm Health app brings you a library of support – including mindfulness content and programs created by psychologists – for a variety of health experiences and life stages. This information is designed to help you:

- **Learn techniques to improve well-being** - Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals** - Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body** - Access mental health information and support to help you strengthen the mind-body connection



Scan this code to get started

You'll first need to sign in to your account on myuhc.com® or the UnitedHealthcare® app. If you don't have an account, select Register to create one.

Dental

The PL Marketing Dental Plan is designed to provide the dental coverage you need with the features you want. You have the option to elect an “Enhanced” dental option with a \$2,000 plan year maximum. In 2026, coverage is moving to Delta Dental.

Visit ky.deltadental.com to find an in-network provider. If you choose a dentist who does not participate in our dental plan, your out-of-pocket expenses may be more, since you will be responsible for paying any difference between the dentist’s fee and the plan’s payment for the approved service. Red text below indicates Buy-up dental coverage.

Delta Dental PPO Plus Premier Network Group ID #: 716700	Base Dental	Enhanced Dental
Annual Deductible		
	In & * Out of Network Benefits	
Individual / Family	\$50 / \$150	\$50 / \$150
Annual Maximum		
Per Person	\$1,000	\$2,000
Preventive Care/Diagnostic (deductible does not apply)		
<ul style="list-style-type: none"> Oral Examinations Cleanings Fluoride Sealants X-ray 	100%	100%
Basic Restorative (deductible applies)		
<ul style="list-style-type: none"> New Fillings Simple Extractions Endodontics Periodontics Oral Surgery 	80% after deductible	80% after deductible
Major Restorative (deductible applies)		
<ul style="list-style-type: none"> Endodontics Bridges Crowns Dentures Oral Surgery Periodontics 	50% after deductible	50% after deductible
Orthodontia		
<ul style="list-style-type: none"> Dependent children are covered 	50% to lifetime maximum of \$1,000	50% to lifetime maximum of \$1,000
Dental Plan Employee Contributions (bi-weekly)		
Employee	\$8.11	\$15.07
Employee & Spouse	\$16.23	\$30.15
Employee & Child(ren)	\$22.10	\$40.66
Family	\$31.53	\$58.58
*The non-network percentage of benefits is based on the allowable amount applicable for the same service that would have been rendered by a network provider.		

Vision

Sight, it's a beautiful thing and not to be taken for granted. Whether you want to be incognito and wear contact lenses or stand out in the crowd with the latest stylish frames, this vision plan has you covered. Go anywhere in the network for an exam, but we suggest you use a major retail chain when getting your frames and lenses.



PL Marketing offers vision insurance through EyeMed. You are eligible for this benefit the first of the month following 30 days of employment. To find a participating eye care provider or to review your plan coverage before your appointment, visit www.eyemed.com.

Plan Year	EyeMed In-Network	Out-of-Network Allowance
Exam	\$0 copay PLUS Provider \$20 copay in-network	\$40
Frames	\$180 allowance for PLUS Providers \$130 allowance for in-network 20% off the balance over the allowance	\$91
Standard Plastic Lenses <ul style="list-style-type: none"> • Single vision • Bifocal • Trifocal 	\$20 copay \$20 copay \$20 copay	\$30 \$50 \$70
Contact Lenses (in lieu of glasses) <ul style="list-style-type: none"> • Conventional • Disposable 	\$0 copay; 15% off balance over \$130 allowance \$0 copay; 100% off balance over \$130 allowance	\$91
Frequency <ul style="list-style-type: none"> • Exam • Frames • Lenses or Contact Lenses 	Once every 12 months Once every 24 months Once every 12 months	
EyeMed Vision Plan Employee Contributions (bi-weekly)		
Employee		\$2.71
Employee & Spouse		\$4.75
Employee & Child(ren)		\$5.16
Family		\$7.87

Health Savings Account

To be eligible for a Health Savings Account (HSA), you must:

- be covered under the Base HDHP Plan on the first day of the month
- not be covered under the Surest Plan
- not be enrolled in Medicare
- have no other non-HDHP coverage, and
- not be claimed as a dependent on another person’s tax return

For the 2026 tax year, IRS guidelines allow contributions up to \$4,400 each year if you have self-only HDHP coverage, or up to \$8,750 if you have family HDHP coverage. Any money left in the account at the end of the year will roll forward to the next year.

If you are an eligible individual who is age 55 or older at the end of the tax year, you may contribute an additional \$1,000 as a catch-up contribution each year. Beginning with the first month you are enrolled in Medicare, you may not contribute to your HSA as you are no longer eligible.

The money in the HSA is to be used for eligible medical expenses, as defined by the IRS (see IRS Publication 502, Medical and Dental Expenses for more details). Distributions from the HSA for ineligible expenses are subject to taxation and penalties.

Individuals who enroll in the UHC High Deductible Health Plan are eligible to open a health savings account (HSA) with Bank of America. You are not required to use Bank of America, but if you choose another HSA, you will NOT be able to use the pre-tax payroll deduction feature and will not be eligible for the employer match. Instructions on how to set up an HSA with Bank of America will be included during the open enrollment process.

For additional guidelines, please go online to <https://www.bankofamerica.com/> call Bank of America at 800-718-6710. See also IRS Publication 969, Health Savings Accounts and Other Tax Favored Health Plans.

2026 HSA PLAN

- Pre-tax shared contribution plan like 401-K
- For each \$1 an employee contributes, PLM will match \$1 up to \$250 for single coverage and \$500 for family coverage
- Contributions by both the employee and PLM will happen on each regular payroll
- Employees designate the specific amount they wish to put into their HSA each payroll
- 2026 IRS employee single annual limit is \$4,400 dependents annual limit is \$8,750 (limits are a combination of both the employee & employer contributions)

2026 Health Savings – Employee Only Maximum Funding \$4,400		
	PER PAY	ANNUALLY
Employee Contributes (pre-tax)	\$159.62	\$4,150
PLM Matching Contribution	\$9.62	\$1 for \$1 up to max of \$250
2026 Health Savings – Employee + Dependent(s) Maximum Funding \$8,750		
	PER PAY	ANNUALLY
Employee Contributes (pre-tax)	\$317.31	\$8,250
PLM Matching Contribution	\$19.23	\$1 for \$1 up to max of \$500

Note: Participants over the age of 55 may contribute up to an additional \$1,000 a year as a “catch-up” contribution.

Flexible Spending Accounts

A Flexible Spending Account (FSA) plan with WEX allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a full purpose, limited purpose, dependent care flexible spending account. You pay no federal or state income taxes on the money you place in an FSA.

A **Full Purpose FSA** lets you pay for certain IRS-approved medical, dental, vision, and pharmacy expenses not covered by the insurance plan with pre-tax dollars. The annual maximum contribution limit is \$3,400. If you're enrolled in the Surest plan, you are eligible for the full purpose FSA. If you're enrolled in the Base HDHP Plan, you are ineligible for a full purpose FSA.

If you are participating in a Health Savings Account (HSA), regulations state that you can only participate in a Limited Purpose FSA. A **Limited Purpose FSA** allows you to set money aside, up to \$3,400, deducted pre-tax from your paycheck, into an account to reimburse you for qualified dental and vision expenses. These expenses include dental, and vision for yourself and your eligible dependents that are not reimbursed from insurance or any other source.

All Employees are eligible to set aside a portion of their salary, up to \$7,500, to be deposited into a **Dependent Care FSA**. For married couples filing separately the limit is \$3,750 per spouse. This account can then be used to pay for eligible dependent care expenses to allow you and your spouse, if you are married, to work, look for work, or attend school full-time. Eligible dependents include children under age 13 or children who are physically or mentally incapable of self-care and, in some

cases, elder care. The FSA Plan Year runs from 1/1/2026 through 12/31/2026.

Maximum Annual Election	
Full Purpose FSA	\$3,400
Limited Purpose FSA	\$3,400
Dependent Care FSA	\$7,500

How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

Important rules to keep in mind:

- The IRS has a strict "use it or lose it" rule. If you do not use the full amount in your FSA, you will lose any remaining funds.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.

Please plan your FSA contributions carefully, as any funds not used by the end of the year will be forfeited. Re-enrollment is required each year.

Example of tax savings

	No FSA	FSA
Annual Income	\$30,000	\$30,000
FSA Contributions	\$0	\$1,000
Taxable Pay (Based on 30%)	\$30,000	\$29,000
Minus Taxes	\$9,000	\$8,700
Take Home Pay	\$21,000	\$20,300
Minus (Dental/Vision/Costs)	\$1,000	\$0
Total Take Home Pay	\$20,000	\$20,300
What You Saved	\$0	\$300

Life and AD&D



PL Marketing provides Basic Life and AD&D benefits to eligible employees. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. Please make sure your beneficiary is up to date.

Voya Financial Life and AD&D	
Basic Life	
Benefit	1 times annual earnings, plus \$15,000 rounded to the next higher \$1,000
Maximum	\$150,000
AD&D	
Benefit	1 times annual earnings, plus \$15,000 rounded to the next higher \$1,000
Maximum	\$150,000

Providing you are still employed; the above benefits are reduced by 35% of original benefit at age 65 and an additional 15% at age 70.

Please Update your beneficiary!

Voluntary Life Insurance

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance to cover any gaps in your existing coverage. Your election, however, could be subject to medical questions and evidence of insurability.

Voya Financial Voluntary Life Insurance Rates	
Employee Age	Monthly Cost per \$1,000
Under 25	\$0.05
25 – 29	\$0.05
30 – 34	\$0.06
35 – 39	\$0.09
40 – 44	\$0.14
45 – 49	\$0.22
50 – 54	\$0.42
55 – 59	\$0.66
60 – 64	\$0.72
65 – 69	\$1.33
70 – 74	\$2.71
75 – 79	\$7.78
Over 80	\$17.18
AD&D	\$0.025
Child Life Rate	\$0.20
Child AD&D Rate	\$0.025

Voya Financial Voluntary Life Insurance	
Employee Voluntary Life	
Benefit	Increments of \$10,000 to a maximum of five (5) times your annual salary or \$500,000.
Guarantee Issue	Guarantee Issue: The lesser of \$200,000 or 3x your annual salary.
Spouse Voluntary Life	
Benefit	Increments of \$5,000 to a maximum of 50% of the employee’s election, with a maximum of \$250,000.
Guarantee Issue	Guarantee Issue: \$30,000
Child Voluntary Life	
Benefit	Children aged 14 days to 6 months: \$250 Children aged 6 months to 19 years (25 if full-time student): \$5,000 or \$10,000
Guarantee Issue	Guarantee Issue: \$10,000

Short-Term Disability Insurance

PL Marketing provides, at no cost to you, short-term disability through Voya that provides coverage of up to 60% of your weekly earnings to a maximum of \$2,000 per week. The plan will pay up to a maximum of thirteen (13) weeks, provided you continue to meet the definition of disability. Employees are eligible for the Short-Term Disability plan after one year of service.

Long-Term Disability Insurance

If you are disabled for 90 days or longer due to a non-occupational illness or injury, PL Marketing provides you with LTD benefits at no cost to you through Voya. The LTD plan is designed to provide you with a reasonable level of income replacement in case you can no longer work due to a disability. Highlights of the LTD plan include the following:

- Benefits begin following 90 days of disability
- Benefits equal to 60% of your monthly base pay up to a maximum monthly benefit of \$6,000
- Benefits are payable to Social Security Normal Retirement Age

Voluntary Accident Insurance

You can't predict when an accident might happen, but with Voya accident insurance, you'll have a cash benefit to help you take care of any additional expenses. Benefits paid directly to you:

- If you have a covered accidental injury, we'll send you a check. You decide how to spend it.
- Cash benefits cover a range of injury expenses/treatments, including emergency room visits, surgeries, fractures, and more.
- Coverage provided for multiple covered injuries from a single accident.
- Benefits are focused on the family, safety, and accident prevention.
- No exclusions for pre-existing injuries.
- No medical questions are required to receive coverage.

Voluntary Accident Insurance	
Accident (dollar amounts / days)	
Type of Plan	Off the job
Pre-Existing Condition Period	None
Accident Follow Up Treatment	\$90 / 1
Accidental Death / Common Carrier	Employee: \$40,000 / \$85,000
Wellness Benefit	\$50
Ambulance (Ground / Air)	\$360 / \$1,500
Emergency Treatment (ER / Urgent Care)	\$225 / \$225
Emergency Dental Work (Crown / Extraction)	\$350 / \$90
Fractures (Open / Closed)	\$6,400 / \$3,200
Hospital Admission (Hospital / ICU)	\$1,250 / \$1,250
Hospital Confinement	\$275 / 365
Child Organized Sports Benefit	Additional 25%
Physical Therapy	\$45 / 6

Voluntary Critical Illness Insurance

If a serious illness strikes, you don't want to worry about paying your bills. That's why Voya critical illness insurance provides a cash benefit to help with extra expenses. Benefits paid directly to you:

- You can use your critical illness cash benefits however you wish, and you'll receive it even if you get benefits from other insurance. Use your benefits to pay your deductibles or copays. Pay your mortgage, car payments or other bills. It's up to you.
- Covered conditions include common critical illnesses such as heart attack, stroke, cancer, and major organ failure.
- Each critical illness is covered separately — your cash benefits remain the same for each illness, even if more than one critical illness occurs at the same time.
- Benefits are focused on family needs and early detection of critical illnesses.
- Rates are based on age and tobacco status.

Voluntary Critical Illness Insurance	
Critical Illness Covered Conditions	
Wellness Benefit	\$50
Pre-Existing Condition Period	12 / 12
Cancer - Invasive / Non-Invasive	100% / 30%
Heart Attack	100%
Coronary Artery Bypass	25%
Stroke	100%
Major Organ Transplant	100%
Kidney (Renal) Failure	100%
Paralysis	100%
Coma	100%
AIDS	100%
Advanced COPD	100%
Childhood Conditions: (see summary for full list)	100%
Benefit Amount Increment	Employee: \$10,000, \$20,000, or \$30,000 Spouse: \$5,000, \$10,000, or \$15,000, not to exceed 100% of employee amount Child: \$5,000, \$10,000, or \$15,000, not to exceed 50% of employee amount
Guarantee Issue	Employee: \$30,000 Spouse: \$15,000 Child: \$15,000

Voluntary Hospital Indemnity

We all know that an unexpected, or even planned stay in the hospital, can be expensive as you meet your deductible and out-of-pocket obligations under the medical plan. Voya Financial offers Hospital Indemnity Insurance that works in conjunction with your medical plan to provide financial protection by paying you a direct benefit due to a hospitalization. Features of the plan include:

- Maternity hospitalizations
- Admission Benefit – \$1,000
- Daily Confinement Benefit (hospital) – \$100 per day, maximum of 30 days per calendar year
- ICU - \$200 per day, maximum of 30 days per calendar year.

A summary of the Hospital Indemnity Insurance, and pricing for all the Voluntary Benefits can be found on the UKG Online Enrollment Portal.

Hospital Indemnity	
Hospital Indemnity Coverage	
Hospital Administration	
Hospital	\$1,000
Intensive Care	\$1,000
Hospital Confinement	
Hospital	\$100 per day, up to 30 days
Intensive Care	\$200 per day, up to 30 days
Emergency Treatment (ER / Urgent Care)	Not included
Wellness Benefit	Not included
HSA Compatibility	Yes
Pre-Existing Condition Period	None



Voluntary Pet Insurance



Pets have an important role in our lives. They are part of our families. We want to do everything to make sure they are safe and healthy. Pet parents spend more than \$4,500 annually. Help protect against unplanned vet expenses by purchasing insurance through MetLife. This will be billed directly to employees, full-time and part-time employees eligible. Call 1-800 GET-Met8 or go to website www.metlife.com/getpetquote to get a quote.

What is Covered?

Accidental injuries, illnesses, exam fees, surgeries, medications, ultrasounds, hospital stays, X-rays, hip dysplasia, hereditary conditions, congenital conditions, chronic conditions.

Flexible Coverage

- Levels of Coverage from \$500 to unlimited
- \$0-\$2,500 deductible options
- Reimbursement percentages from 50%-90%



How much will my plan cost?

With MetLife, you have the power of choice, and coverage can be customized to best meet your and your pets' needs. Every pet and pet parent are unique, so each pet's premium will be unique based on the species, breed, age, and ZIP code, as well as the coverage amount you select.







Once the policy is effective, accident coverage begins at midnight and illness coverage begins after 14 days.

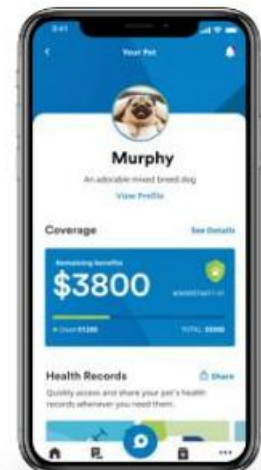
Additional Value

If you are claim free in the policy year, your deductible will lower by \$25 -\$50.

With the MetLife Pet mobile app, pet parents can manage their furry family member's health and wellness all in one location.

The MetLife Pet App makes these things easier for you:

-  **Access your pet insurance policy:** submit and track claims.
-  **Manage your pet's health records:** Upload and view health records and documents all in one location.
-  **Receive reminders and notifications about upcoming appointments**
-  **Find nearby pet services:** emergency rooms or groomers
-  **Live 24/7 Telehealth Concierge Services:** Get answers and tips by licensed vets from your own home.
-  **Access personalized articles on topics recommended for you.**



Voluntary Identity and Fraud Protection



Aura Identity & Fraud Protection helps protect from fraud and online threats with all features in one place and a consistent experience across web and an easy-to-use app.

Identity Theft Protection - Monitors personal info, accounts, and online reputation and sends alerts if we detect threats. Automatically requests removal of information found online to help keep it out of the hands of thieves and spammers.

Financial Fraud Protection - Monitors credit, financial accounts, and property titles and sends alerts if suspicious changes are detected.

Privacy & Device Protection - Shop, bank, and connect online more securely and privately with intelligent safety tools that help protect passwords, devices, and Wi-Fi connections.

Feature	Protection	Protection Plus
Credit Monitoring	1 Bureau	3 Bureaus
# of eligible devices for Wi-Fi security/VPN and Antivirus	2 per adult	Unlimited
Individual Coverage	\$7.95/month	\$11.95/month
Family Coverage	\$12.95/month	\$17.95/month

Which Plan Should You Choose?

Consider your hobbies and lifestyle. Items only available through Protection Plus:

- Social media monitoring
- Gamertag monitoring
- Social media privacy check up
- AI powered call and text screening
- Credit score simulator
- Unlimited # of devices



Aura Identity & Fraud Protection
Key Features include:

Identity Theft Protection

Personal Information (PII) & ID

monitoring: Alerts when registered information (passport, ID, SSN, etc.) has been exposed on the Dark Web

Online account & breach monitoring:

Alerts when registered accounts have been compromised

Public and criminal record

monitoring: Alerts when personal information is associated with bankruptcy, foreclosures, and property & tax liens

Financial Fraud Protection

Credit monitoring & alerts:

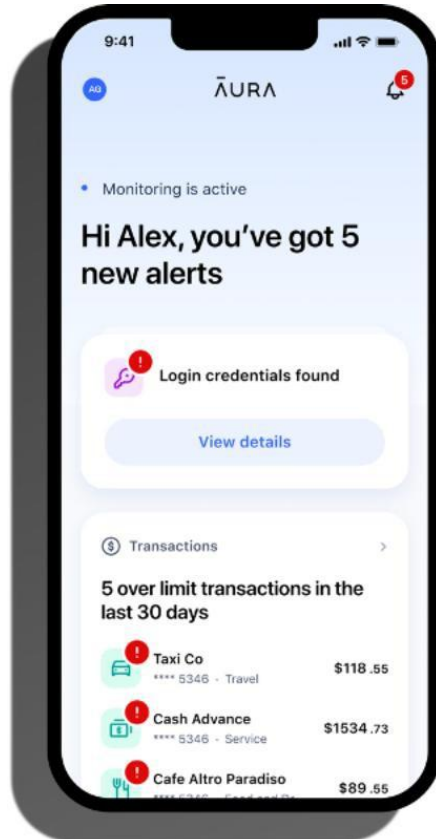
Get near real-time alerts of inquiries into credit file

Investment & loan account

monitoring:

Alerts if registered financial accounts are exposed on the Dark Web

High risk transaction alerts: Alerts when SSN is being used for high-risk transactions like payday loans or wire transfers



Privacy & Device Protection

Automated data broker list

removal: automatically requests removal

Password Manager: with one click for some of the most important websites like banking and social media

VPN & Antivirus: shop, bank, and work online more securely

Services & Support

Customer support available 24/7 to answer account, technical, or billing questions

Resolution Specialists provide white glove case management services to victims of fraud

100% US-based call center

Family plan covers 10 additional adults and 10 minors (under age 18)

Voluntary Identity and Fraud Protection

Protection and Protection Plus Plan Comparison

Plan Comparison	Protection	Protection Plus
Identity Theft Protection		
SSN authentication alerts	✓	✓
USPS address monitoring	✓	✓
Criminal & court record monitoring: sex offender registries, bankruptcy & foreclosures, property & tax liens	✓	✓
Personal information (PII) & ID monitoring: SSN, birthdate & phone numbers, driver license & passport numbers, medical & health IDs	✓	✓
Online account & breach monitoring: compromised credentials, financial accounts (credit, debit & loyalty cards), HSA & 401K account monitoring	✓	✓
Social media monitoring: cyberbullying alerts (adults & minors), account hacking & takeover alerts	Included in Family Plan	✓
Financial Fraud Protection		
Credit monitoring & alerts	1-Bureau	3-Bureau
Investment & loan account monitoring	✓	✓
Home & auto title monitoring	✓	✓
High risk transaction alerts: payday loans, wire transfers, utility accounts	✓	✓
Credit, bank & utility account freeze assistance	✓	✓
Financial account opening & takeover monitoring	✓	✓
Monthly credit score tracker ²	✓	✓
One tap Experian credit lock		✓
3-bureau annual credit report		✓
Financial transaction monitoring: banking & credit accounts, mortgage, student & auto loans, 401K and HSA accounts		✓
Privacy & Device Protection		
Automated data broker list removal: robocall/robotext protection, junk mail prevention	✓	✓
Password Manager	✓	✓
Antivirus	1 Device Per Adult	10 Devices per Adult
WiFi security (VPN)	1 Device Per Adult	10 Devices per Adult
Safe browsing: anti-adware, anti-phishing, device/cookie tracking		✓
Email alias		✓
Service & Support		
24/7 customer support	✓	✓
White glove resolution service	✓	✓
Unemployment & tax fraud resolution	✓	✓
Identity theft insurance ¹	\$1M per Adult ¹	\$1M per Adult ¹
Lost wallet protection	✓	✓

Employee Assistance Program

Most of us manage our lives successfully. There are times, however, when situations may prove too tough to get through by ourselves and our personal concerns may interfere with relationships, job performance, and physical health. Everyone can benefit from help when these difficulties arise. Because PL Marketing is concerned about your well-being on and off the job, you and your family members can access confidential, professional assistance through the Employee Assistance Program (EAP). The EAP plan is a professional counseling service dedicated to assisting PL Marketing employees and their family members through a period of personal difficulty.

PL Marketing's EAP plan is provided by Voya Financial. The plan offers assistance and 24-hour hotline seven days a week to assist in times of personal crisis. Additionally, you are eligible for face-to-face visits to assist with counseling, legal services, and financial planning. This plan has programs and resources that can help you if you are dealing with any of the following issues: family or marital problems, addictive disorders or substance abuse, parenting challenges, financial concerns including debt counseling, childcare and elder care support, workplace stress and many other financial or emotional issues. As a PL Marketing employee, you can access your EAP benefits by calling 877-533-2363.

Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you with any issues. Counseling is available in person or via telehealth sessions up to 3 visits. Find assistance for:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more
- Need representation? Get a free 30-minute consultation and a 25% reduction in fees.

Financial Resources

Our financial experts can assist with a wide range of issues.

Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more

Your ComPsych® GuidanceResources® program offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 877.533.2363
TTY: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultantSM, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: www.guidanceresources.com
App: GuidanceNowSM
Web ID: My5848i

Log on today to connect directly with a Guidance Consultant about your issue or to consult articles, podcasts, videos and other helpful tools.

24/7 Support, Resources & Information

Contact Your GuidanceResources® Program

Call: 877.533.2363 TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNowSM

Web ID: MY5848i

© 2022 ComPsych Corporation. All rights reserved.

COMPSYCH
GuidanceResources® Worldwide

Important Contacts

Have Questions? Need Help?

PL Marketing is excited to offer access to the USI Benefit Resource Center (BRC), which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at 855-874-0829 or via e-mail at BRCMidwest@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail.

Carrier Customer Service

Additional information regarding benefit plans can be found below. Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

Need Help with Medicare?

Healthcare is confusing and it can be hard to decide which plan is best for your personal needs. PL Marketing has partnered with CHS- Consolidated Healthcare Solutions and the Pillar Insurance Agency to help you better understand your healthcare coverage options. You can contact one of the following resources to talk through your options and compare costs:

Mike Lawall, CHS Medicare Specialist at (513) 237-4162; or

Jeff Markovic, The Pillar Agency at (513) 528-0217

Coverage	Carrier	Contacts
Medical - HDHP	UnitedHealthcare Group Number: 922635	www.uhc.com Phone Number: 1-866-414-1959
Medical – Surest Plan	Surest	benefits.surest.com Phone Number: 866-683-6440
Dental	Delta Dental of Kentucky Group Number: 716700	ky.deltadental.com Phone Number: 1-800-955-2030
Vision	EyeMed Group Number: 1030916	www.eyemed.com Phone Number: 844-345-0578
Life/AD&D	Voya Financial	www.voya.com 1-888-238-4840
Short Term Disability	Voya Financial	www.voya.com 1-866-228-8742
Long Term Disability	Voya Financial	www.voya.com 1-888-305-0602
Critical Illness/Accident	Voya Financial	www.voya.com 1-877-236-7564
EAP	Voya Financial / Guidance Resources	www.GuidanceResources.com 877-533-2363
Pet Insurance	MetLife	www.metlife.com/getpetquote 1-800-438-6388
Identity Theft & Fraud	MetLife Aura	1-844-931-2872
HSA	WEX	www.wexinc.com 1-833-225-5939
FSA	WEX	www.wexinc.com 1-833-225-5939
401(k)	Merrill Lynch	www.ml.com 800-637-7455

This brochure summarizes the benefit plans that are available to PL Marketing eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. The information provided in this brochure is not a guarantee of benefits.