Arcwood
ENVIRONMENTAL



2026 New Hire Benefits Guide

BENEFITS THAT WORK FOR YOU.



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Four Options. More Choice.

Quality health coverage is one of our most valuable benefits. We offer four health plans so you can choose the best option for you and your family.

All of our health plans offer:

- Access to high-quality providers
- Free preventive care covered at 100% with in-network providers
- Both in-network and out-of-network coverage
- Prescription drug coverage
- Base critical illness coverage for you and enrolled family

	PPO Copay Option	HDHP Option 1	HDHP Option 2	HDHP Option 3
Premium Affordability	$$$$	$$$	$$	$
Deductible *(per person/per family)*	$2,000 / $4,000	$2,000 / $4,000	$4,000 / $8,000	$6,000 / $12,000
Doctors Visits & Prescriptions	Copay	Deductible + coinsurance		
Ideal for	Those who use healthcare services more frequently and want set copays	Those who expect ongoing moderate to high medical expenses	Those who expect low to moderate medical expenses	Those who do not anticipate significant expenses and are willing to accept more cost risk if they need care
Other Considerations	Predictable (and lower) costs when you seek care	Opportunity to put tax-free dollars aside for healthcare expenses—plus, Arcwood's contribution to your Health Savings Account (HSA)		

Tobacco Surcharge

- If you (or your spouse/domestic partner) enroll in one of our health plans and use tobacco, you will have a **$75 monthly surcharge** in addition to your weekly or bi-weekly payroll deductions. (If you both use tobacco, the fee is still a $75/ monthly total.)
- The **surcharge** is $17.31 weekly and $34.62 biweekly
- If you are hired mid-year, **the surcharge is prorated**.

All regular, full-time employees may participate in the Freedom from Smoking Plus Tobacco Cessation Program. You do not have to be enrolled in an Arcwood health plan to participate. Spouses/domestic partners and dependent children ages 18-26 who are enrolled in an Arcwood health plan may also participate.

- **Tobacco user:** Anyone using cigarettes, e-cigarettes, cigars, chewing tobacco, smokeless tobacco, snuff, vapor, etc.
- **Not a tobacco user?** Click "non-tobacco use" status during the enrollment process.
- **How to avoid the surcharge:** Complete the eight-week Freedom from Smoking Plus Tobacco Cessation Program*. Submit your certificate of completion to HR to waive the tobacco surcharge. Be sure to complete it by Dec. 14, 2026, to avoid surcharges in 2027.

→ Find a Provider

Anthem

Call: (844) 995-1747
Visit: anthem.com

Health Plan Overview

2026 Health Plan Premiums

	PPO Copay Plan		HDHP Option 1		HDHP Option 2		HDHP Option 3	
	Weekly	Biweekly	Weekly	Biweekly	Weekly	Biweekly	Weekly	Biweekly
Employee Only	$35.31	$70.61	$32.63	$65.27	$16.37	$32.74	$3.76	$7.51
Employee + Spouse/Domestic Partner*	$84.29	$168.58	$78.40	$156.81	$42.62	$85.25	$14.87	$29.75
Employee + Child(ren)	$68.96	$137.93	$64.15	$128.30	$34.87	$69.75	$12.17	$24.34
Employee + Family	$114.94	$229.88	$106.91	$213.83	$58.12	$116.25	$20.28	$40.57

**While premiums for domestic partner coverage are the same as those for covering your spouse or family, there is a tax implication you should be aware of. The total cost to cover your domestic partner and/or your partner's children is considered taxable income (i.e., imputed income) and is reported as such on your Form W-2.*

HDHPs vs PPOs: How They Compare

	HDHPs	PPO Copay Plan
The Costs	Lower premiums (amount taken out of paycheck each pay period) in exchange for high deductible (amount you pay before plan starts sharing costs)	Higher premiums in exchange for copays before deductible
What You May Like	• Paying less upfront out of your paycheck • Being able to set aside tax-free dollars • Receiving Arcwood's HSA contribution each pay period	• Seeing any doctor or specialist without a referral • Having set copays for office visits and prescriptions, so it's predictable how much things will cost
Financial Considerations	• You pay more out of your own pocket when you seek care (but you save on premiums each month) • You pay the full cost for services (except preventive care) until you meet your deductible • Preventive Rx Drug List is covered at 100%	• You pay more upfront with your premiums (but less when you seek care) • No 100% covered Preventive Rx Drug List, copays apply
Who May Like It	Those who don't go to the doctor often and want to save or invest what they don't spend on healthcare	Those who expect more medical care throughout the year
Funding Account Options	HSA: • Save tax-free money for medical expenses • Money is always yours and rolls over year to year • Can use as a medical nest egg for the future Arcwood also contributes to your HSA: • **Employee only:** $600 • **Employee + one person:** $1,200 • **Family:** $1,600	Not eligible for HSA

Health Plan Comparison

	PPO COPAY PLAN	HDHP OPTION 1	HDHP OPTION 2	HDHP OPTION 3
	Anthem Blue Cross Blue Shield			
Annual HSA Contribution				
Employee Only	N/A	$600	$600	$600
Employee + Spouse/Domestic Partner	N/A	$1,200	$1,200	$1,200
Employee + Child(ren)	N/A	$1,200	$1,200	$1,200
Employee + Family	N/A	$1,600	$1,600	$1,600
Annual Deductible				
Individual	$2,000	$2,000	$4,000	$6,000
Family	$4,000	$4,000	$8,000	$12,000
Coinsurance Paid by Plan	80%	90%	90%	90%
Coinsurance Paid by Employee	20%	10%	10%	10%
Out-of-Pocket Maximum*				
Individual	$3,000	$3,000	$5,000	$7,000
Embedded Amount (Individual in a Family)	$3,500	$3,500	$5,000	$7,000
Family	$5,500	$5,500	$10,000	$14,000
Preventive Care	Covered at 100%	Covered at 100%		
Primary Care Physician Visit	$40 copay	Deductible + coinsurance		
Specialist Visit	$80 copay	Deductible + coinsurance		
Urgent Care	$80 copay	Deductible + coinsurance		
Emergency Room	$500 copay	Deductible + coinsurance		
Outpatient Surgery	Deductible + coinsurance			
Inpatient Hospital	Deductible + coinsurance			
Infertility Care	Deductible + coinsurance			
Maximum Lifetime Limit	$15,000			
Prescription Drugs				
Preventive Rx - Enhanced Drug List	N/A	Covered at 100%		
Tier 1 (Generic)	$15 copay	Deductible + coinsurance		
Tier 2 (Preferred Brand)	$80 copay	Deductible + coinsurance		
Tier 3 (Non-Preferred Brand)	$120 copay	Deductible + coinsurance		
Specialty	20% to max $400	Deductible + coinsurance		
Out-of-Network Benefits				
Deductible (Person / Family)	$4,000 / $8,000	$4,000 / $8,000	$8,000 / $16,000	$12,000 / $24,000
Out of Pocket Maximum (Person / Family)	$6,000 / $12,000	$6,000 / $12,000	$10,000 / $20,000	$14,000 / $28,000
Coinsurance Paid by Plan	60%	70%	70%	70%
Prescription Drugs	Greater of $75 or 50% coins.			

**PPO Copay Plan - copays apply to out-of-pocket maximums*

Anthem Digital Tools & Services

Additional Resources. More Support.

As a member of an Anthem health plan, you have access to tools to save you time and money, while keeping you better informed about your health plan.

Anthem Member Website Portal

When you register on the portal at anthem.com, you'll have access to:

- ID cards
- Claim summaries
- Explanation of Benefits (EOB) statements
- Costs of different providers, services, and medications

24-Hour NurseLine

Anthem has you covered with its 24/7 NurseLine. You can find providers or get assistance for minor illnesses or injuries. Call (800) 337-4770 to speak to a nurse anytime, day or night.

Pharmacy Immunization

If your physician has given you a prescription for the flu, pneumonia, or shingles vaccine, you can have that vaccine administered at a participating pharmacy at no cost to you. It's simple:

1. **Visit CVS, Kroger, Meijer, Target, Walgreens, or Walmart.**
2. **Show them your ID card.**

Discounts

You can receive discounts on:

- Lasik
- Hearing aids
- Activity trackers
- Gym memberships
- Pet insurance
- Glasses and contacts
- Vitamins
- Smoking cessation

Visit your Anthem portal and select Discounts to view the member exclusive offers.

Sydney Health App

This app gives you mobile access to all your health plan information while on the go. You can:

- Find care and check costs
- Access digital ID cards
- See an overview of your benefit plan
- View claims
- Check health records

Sydney Health 24/7 Virtual Care

Need immediate care? Through the Sydney Health app, you can **schedule doctor visits 24/7 through live video** with board-certified physicians. Costs range from $85-175 per visit. Licensed psychiatrists and psychologists are also available at an additional cost. Telehealth services through LiveHealth Online are 100% free.

Traveling Outside the U.S.?

When you travel outside the U.S., your Anthem plan covers you in the event of an emergency. Visit **bcbsglobalcore.com** for more information regarding the 24/7 Services Center contact information and claim forms.

Anthem Wellness Incentives

Well-being Focus. Earn Rewards.

The Wellbeing Solution Program from Anthem connects you with easy-to-use digital health and wellness tools that can help you stay at your best.

The more activities you complete, the greater your reward.

When you complete any of the activities listed below, you'll earn rewards to put toward a gift card.

- Choose the activities you'd like to complete
- Earn up to $200 in rewards
- Enrolled spouses are also eligible
- It's that easy!

Preventive Care

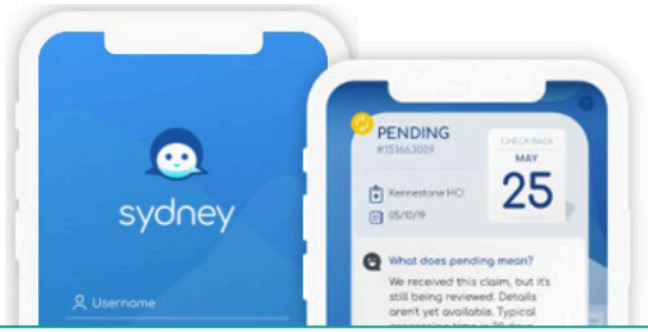
Annual preventive wellness or well-woman exam	$25
Annual cholesterol test	$20
Colorectal cancer screening	$25
Routine mammogram	$25
Annual eye exam	$25
Annual flu shot	$20

Digital & Wellness

Log in to your Anthem account	$5
Connect a fitness or lifestyle device	$5
Complete a health assessment	$20
Complete action plans around eating healthy, weight management, and physical activity	Up to $25
Track your steps	Up to $60
Complete Well-being Coach digital check-ins	Up to $20
Update your contact information	$10

Condition Management

ConditionCare: Work one-on-one with your health coach and earn rewards for participating in and completing the program	Up to $50
Future Moms: Moms-to-be can receive support from a registered nurse and earn rewards for completing initial, interim, and postpartum assessments	Up to $40
Well-being Coach/Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward	$25
Well-being Coach/Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward	$25



How to View Your Rewards

- Open the **Sydney Health app** or visit **anthem.com**.
- Go to **My Health Dashboard**.
- Select **My Rewards**.
- Select **Redeem Rewards** to see how much you've earned.
- Use your rewards toward a gift card.

Prescription Savings

Access Discounts. Save Money.

Did you know prescription drug costs vary from pharmacy to pharmacy? Our plans provide discounts for prescriptions when you use your ID card at the time of fill. However, there are other vendors that may provide greater or additional discounts.

Here are the tools you should know about before you fill your next prescription:



GoodRx

You don't need to register or show your ID card to benefit from this service.

How to use:

- Visit **goodrx.com** or the mobile app to compare pricing.
- Type in your drug name.
- Costs will be displayed for multiple pharmacies.
- Show your coupon to the pharmacist.



Rx Help Centers

This resource is best for a high-cost brand name medications as they work directly with the drug manufacturers.

How to use:

- Visit **rxhelpcenters.com** or call **(866) 478-9593**.



CostPlus Drug Company

This company dramatically reduces the cost of drugs like Albendazole and introduces price transparency, so you know if you're getting a fair price.

How to use:

- Visit **costplusdrugs.com** and click on the **See all medications** section.
- Type in your drug name.
- Each medication will show a retail price, the site's price, and your savings.

Health Savings Account (HSA)

Tax-advantaged Account for Health Expenses

Your HSA earnings grow tax-deferred, can be used tax-free without 'use it or lose it' rules, and roll over to the following year.

An HSA is part of our high-deductible health plans (HDHPs).

HSA funds can be used for all qualified medical, pharmacy, dental, and vision expenses, including:

- Medical services
- Dental procedures
- Over-the-counter medications
- Eyeglasses
- Prescription drug coverage

How it Works

Employer Contributions

If you enroll in one of our HDHPs (PPO Copay Plan not eligible), we deposit money in your HSA each paycheck to help with the cost of your eligible medical expenses.

Employer Annual HSA Contributions	Annual	Weekly	Biweekly
Employee Only	$600	$11.54	$23.08
Employee + Spouse/ Domestic Partner	$1,200	$23.08	$46.15
Employee + Child(ren)	$1,200	$23.08	$46.15
Employee + Family	$1,600	$30.77	$61.54

You Contribute, Too!

- Just like regular savings accounts, HSAs allow money to accumulate year after year and earn interest.
- The money in your HSA always belongs to you, even if you retire or change employers.
- You can contribute up to $4,400 for employee and $8,750 for family, with a $1,000 catch-up available if you are 55 or older. Remember, the money your employer contributes counts toward the annual maximum.

Turning 65 in 2026?

You have the option to accept or decline enrollment in Medicare, including Medicare Part A, which can impact contributions to an HSA. For more information about your options, reach out to your HRBP team.

How to Use Your HSA

1. When you visit a provider, you typically do not pay at the time of service.
2. After your visit, your provider submits your claim to Anthem.
3. Anthem applies network discounts, and you'll receive an Explanation of Benefits.
4. Your doctor will then send you a bill for what you owe.
5. You can pay your bill by using your HSA.

The following criteria, as defined by the IRS, needs to be met to qualify for an HSA:

- Covered under a High Deductible Health Plan.
- Have no other health coverage except what is permitted by the IRS.
- Not enrolled in Medicare.
- Cannot be claimed as a dependent on someone else's tax return.

Optum Bank via Empower

EMPOWER

Call: (800) 331-5455
Visit: empowermyretirement.com

Flexible Spending Account (FSA)

Pre-Tax Accounts. Offset Costs.

We provide ways for you to set aside money for dental, vision, and dependent care expenses by offering two FSA options.

You can choose to save pre-tax dollars for different types of expenses based on your family's needs.

→ **Limited Purpose FSA**

Set aside money on a pre-tax basis to pay for dental or vision expenses.

→ **Dependent Care FSA**

Put aside funds for certain dependent care (daycare) expenses on a pre-tax basis so you and your spouse can work.

	Limited Purpose FSA	Dependent Care FSA
IRS Limits	**$3,400**	**$7,500**
What Funds Are Used For	• Dental services such as crowns, bridges, dentures, implants, and oral surgery. • Vision services such as prescription eyeglasses, eye exams, prescription sunglasses, Lasik surgery, contact lenses, and related supplies.	• Nursery school, preschool, or similar daycare program below the level of kindergarten. • Before and after school care of a child in kindergarten or a higher grade. • Day camp expenses. • Elder care services (in home or day care center) for adult dependents unable to care for themselves.
Rollover	Funds need to be used by Dec. 31, 2026. You can roll over up to $680 of 2026 unused funds into 2027.	Funds need to be used by Dec. 31, 2026, and any unused balance will be forfeited.
Who Can Use Funds?	Funds can be used by you, your spouse, and/or dependent(s).	Dependents who are under the age of 13, or a dependent who is physically or mentally incapable of self-care and who has the same principal place of abode as you for more than half the taxable year, qualify for this account.
Debit Cards	**Yes**	**Yes**
Funds Available	Upon enrollment.	Services can only be paid for as they occur and as funds exist in the account.

Tip! If you're participating in an HDHP but not maxing out your HSA contributions, contribute the extra money there instead of into a Limited Purpose FSA.

- You can use your HSA on eligible health, dental, and vision expenses
- HSA funds roll over each year, while FSA funds that are not utilized during the calendar year are forfeited

→ HRPRO **Call:** (800) 989-8776
Visit: hrpro.com

Dental

Two Options. Complete Care.

You can choose from two plans to fit your needs.

Both plans cover 100% of preventive services with in-network dentists.

Base Dental
Offers coverage for preventive, basic, and major services but does not include orthodontia.

Enhanced Dental
Has a higher annual plan maximum and offers orthodontia coverage for dependents age 18 and under.

Delta Dental provides three levels of dental coverage based on where you receive services.

Delta PPO Network: Benefit from significant discounts, avoid extra charges, and choose from 108,000 locations.

Delta Premier Network: Benefit from set fees, avoid extra charges, and choose from 186,000 locations.

Out-of-Network: Pay full cost (discounted fees unavailable).

Visit deltadentalin.com to search for a provider by network.

2026 Premiums

	Base Dental		Enhanced Dental	
	Weekly	Bi-Weekly	Weekly	Bi-Weekly
Employee Only	$1.00	$2.00	$2.81	$5.61
Employee + Spouse/ Domestic Partner	$2.01	$4.02	$5.64	$11.28
Employee + Child(ren)	$2.72	$5.44	$7.63	$15.26
Employee + Family	$4.11	$8.22	$11.53	$23.06

	Base Dental		Enhanced Dental	
	Delta PPO Network	Delta Premier Network	Delta PPO Network	Delta Premier Network
Annual Deductible/Maximum				
Individual	$50		$50	
Family	$100		$100	
Annual Maximum per Person	$1,000		$2,000	
Coinsurance				
Preventive	100%		100%	
Basic Services	90%	80%	90%	80%
Major Services	60%	50%	60%	50%
Orthodontia	Not covered		50%	
Orthodontia Lifetime Maximum				
	Not covered		$1,500 per dependent age 18 and under	

DELTA DENTAL®

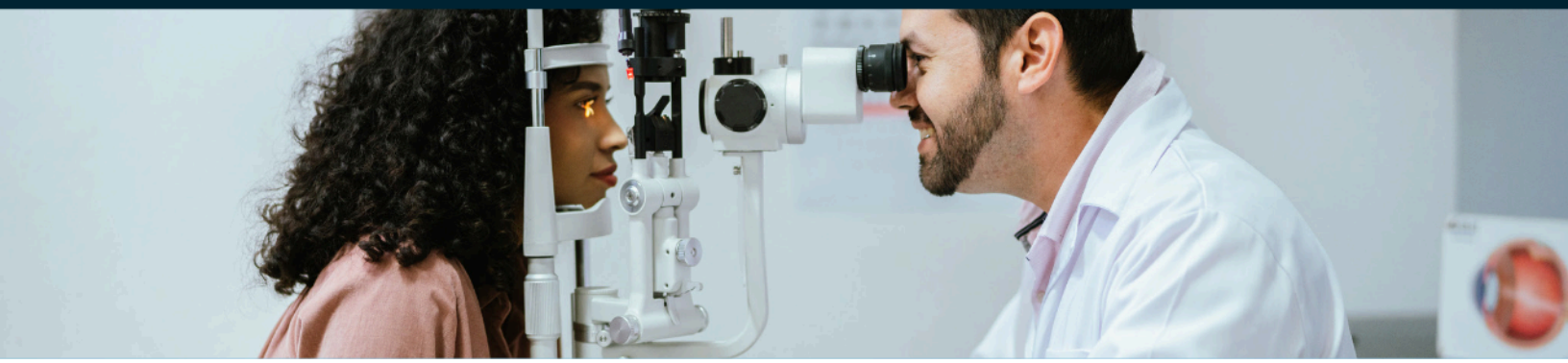
Call: (800) 524-0149
Visit: deltadentalin.com

Vision

Extensive Network. Comprehensive Benefits.

Our vision plan offers a wide choice of providers and comprehensive coverage for services including:

- Routine eye exams
- Eyeglass frames
- Eyeglass lenses
- Contacts



Blue View Vision

Anthem Blue Cross and Blue Shield vision members have access to one of the nation's largest vision networks, Blue View Vision. This is the only network that gives you in-network benefits and access to:

- Private eye doctors
- Retail vendors such as LensCrafters®, Sears Optical, Target Optical®, and most Pearle Vision locations
- 1-800-CONTACTS online retail store

	Cost
Routine Eye Exam Once every calendar year	$10 copay
Frames Once every 2 calendar years	$150 allowance then 20% off any remaining balance
Standard Plastic Lenses Once every calendar year for one pair of single, bifocal, or trifocal lenses	$10 copay
Contact Lenses Once every calendar year in lieu of glasses	$150 allowance for elective; covered in full non-elective

2026 Premiums

	Weekly	Biweekly
Employee Only	$1.45	$2.89
Employee + Spouse/ Domestic Partner	$2.54	$5.07
Employee + Child(ren)	$2.76	$5.51
Employee + Family	$4.20	$8.40

Anthem

Call: (866) 723-0515
Visit: anthem.com

Employee Assistance Program

Support Anytime. From Anywhere.

Access confidential support and resources for life's challenges at no additional cost to you.

All employees

What you need to know:

- You and your family members can access confidential counseling based on your individual needs, with no fixed number of sessions.
- There is no cost to you.
- Sessions can be in person or via telehealth.



Emotional Support

Connect with a highly trained counselor to help with anxiety, depression, grief, life adjustments, relationship conflicts, and more.



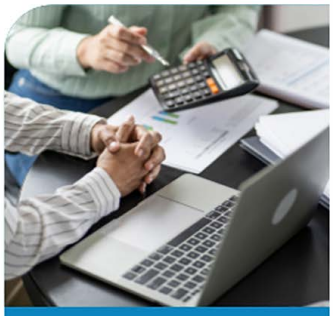
FamilySource®

Receive qualified referrals and resources for child and elder care, home repair contractors, pet care, and more.



LegalConnect®

Get a free 30-minute attorney consultation and a 25% discount for legal assistance with divorce, adoption, wills, trusts, and more.



Financial Connect®

Get financial assistance with a wide range of topics such as retirement and tax planning, mortgages, budgeting, debt, bankruptcy, and more.

TELUS Health

Call: (833) 303-3750
Visit: one.telushealth.com

Accident & Hospital Indemnity

Unforeseen Events. Extra Coverage.

Providing you peace of mind and additional coverage in the event of a hospital stay or unexpected accident.

Designed to cover expenses related to hospital stays or accidents that occur when you are not at work.

Eligibility

You, your spouse and/or children up to age 26

What you need to know:

- Pays fixed cash benefits directly to your or a covered family member for a covered accident.
- Covers out-of-pocket expenses such as hospital/emergency room care, surgery, physical therapy, and recovery.
- Enrollees are eligible for a $50 annual wellness benefit for each covered individual who meets screening test criteria.
- Benefits are paid regardless of any health or worksite coverage you have.

2026 Accident Premiums

	Weekly	Bi-Weekly
Employee Only	$1.86	$3.72
Employee + Spouse/Domestic Partner	$2.99	$5.99
Employee + Child(ren)	$3.68	$7.36
Employee + Family	$4.81	$9.63

Example: Bicycle Accident

John's son was riding his bike when he swerved to miss an object, fell, and broke his arm.

After an ER visit, follow-up doctor visits, and physical therapy, expenses added up quickly. John's accident insurance helped him pay for out-of-pocket costs for his son's care, including transportation and parking to and from appointments.

Hospital Indemnity

Get help minimizing the financial impact that can come with a stay in a hospital or medical facility. This added financial protection is provided for things like the birth of a child, mental health, non-elective surgery, etc.

- **Daily Critical Care Unit:** $100 up to 30 days per confinement
- **Daily Hospital:** $200 up to 30 days per confinement
- **Rehabilitation:** $100 up to 30 days per confinement
- **Daily Observation Unit:** $250, up to 1 day per year
- **Hospital Admission:** $1,100 for the first day, once per confinement

2026 Hospital Indemnity Premiums

	Weekly	Bi-Weekly
Employee Only	$2.30	$4.59
Employee + Spouse/ Domestic Partner	$5.05	$10.11
Employee + Child(ren)	$4.59	$9.19
Employee + Family	$7.35	$14.70

VOYA FINANCIAL

Call: (877) 236-7564
Visit: voya.com

Critical Illness

Unexpected Illnesses. Additional Protection.

Safeguard your finances with critical illness insurance.

You can choose from two plans to fit your needs.

This insurance pays a cash benefit for certain serious illnesses such as stroke, cancer, and heart attacks.

→ **Basic Critical Illness**

Health plan participants are automatically enrolled in a basic critical illness benefit at no cost.

→ **Enhanced Critical Illness**

This plan has a larger cash benefit and covers additional complex conditions such as cerebral palsy, cystic fibrosis, spina bifida, and more.

Eligibility

You, your spouse, and/or children up to age 26.

What you need to know:

- You may use the payment to help you pay for out-of-pocket medical and non-medical expenses your medical insurance doesn't cover.
- **Enhanced option:** Employee-paid benefit increases your maximum payout for critical illnesses up to $25,000.
- Enrollees covered by Enhanced Critical Illness are eligible for a $50 annual wellness benefit for each covered individual who meets screening test criteria.

Example: Stroke

Mary had not been feeling well for several weeks when she woke in the middle of the night with chest pains. Her husband reacted quickly and called 911.

Although Mary suffered a heart attack, she recovered following surgery, a weeklong hospital stay, and a few days at a rehabilitation facility. Because Mary had a critical illness policy, which covers heart attacks, she received a cash benefit to help pay for her medical, transportation, and living expenses, as well as lost income from being off work during recovery.

Example: Mary is 36 years old and has $10,000 of coverage. ($10,000 / $1,000) * 0.48 = $4.80 monthly premium

	Basic* Critical Illness Cash Benefit	Enhanced Critical Illness Cash Benefit	
Employee	$5,000	$10,000	$20,000
Employee + Spouse/ Domestic Partner	$5,000	$10,000	$20,000
Enrolled Child(ren)	$5,000	$10,000	$20,000

**Basic Critical Illness is only available to employees and dependents covered under a health plan.*

2026 Enhanced Critical Illness Premiums

To calculate your monthly premium, find your age below. Then divide your critical illness insurance value by 1,000 and multiply it by the rate from the table below.

Age	Monthly Rate per $1,000 of Coverage
<24	$0.27
24-29	$0.31
30-34	$0.40
35-39	$0.48
40-44	$0.65
45-49	$0.92
50-54	$1.35
55-59	$1.88
60-64	$2.70
65-69	$3.24
70+	$4.54

- Coverage for child(ren) is included in employee premiums.
- Spouse rate is determined by your age (not theirs).

→ VOYA FINANCIAL

Call: (877) 236-7564
Visit: voya.com

Life Insurance

Safeguard Tomorrow. Start Today.

Enhance your peace of mind with additional life insurance protection.

Consider adding supplemental coverage to your basic life insurance.

While basic life is available at no cost to all full-time employees, supplemental coverage may be added.

- **Basic Life & Accidental Death & Dismemberment**
  Full-time employees are provided one times your base annual earnings.
- **Supplemental Life and AD&D Insurance**
  This is an employee-paid benefit that supplements the company-provided coverage.

Eligibility

- All full time employees are automatically enrolled in the employer-paid basic life/AD&D.
- You may elect supplemental life/AD&D insurance for yourself, your spouse/partner, and/or your children up to age 26.

	Basic Life/AD&D
Employee	1x annual base earnings

	Supplemental Life/AD&D
Employee	1, 2 or 3x annual base earnings **Guaranteed Issue:** $500,000
Spouse/Partner	100% of the employee's supplemental life insurance amount (available in increments of $10,000), not to exceed $500,000 **Spouse Guaranteed Issue:** $50,000
Enrolled Child(ren)	$10,000

What you need to know:

- **Evidence of Insurability (EOI)** will not be required for elections made up to the listed guaranteed issue amounts for employee and spouse/domestic partner coverage. There is no evidence of insurability for child(ren) coverage.

2026 Supplemental Life Premiums

To calculate your monthly premium, find your age below. Then divide your life insurance value by 1,000 and multiply it by the rate from the table below.

- Premiums are calculated for each covered individual.
- Spouse rate is determined by your age (not theirs).

Employee & Spouse Rates

Age	Monthly Rate per $1,000 of Coverage	Age	Monthly Rate per $1,000 of Coverage
<24	$0.06	50-54	$0.31
24-29	$0.06	55-59	$0.50
30-34	$0.08	60-64	$0.77
35-39	$0.10	65-69	$1.48
40-44	$0.12	70-74	$2.40
45-49	$0.17	75+	$2.40

- Age reduction: 35% at age 65, 50% at age 70+.
- The monthly cost for child(ren) coverage is $2.60 per month and covers all children in a family.

VOYA FINANCIAL

Call: (877) 236-7564
Visit: voya.com

Disability

Unexpected Issue. Supporting You.

For unexpected health issues such as an illness, injury, or other circumstance, these benefits offer additional support and resources.

You have two types of disability coverage:

- **Short-Term Disability**
  Protect your income during a period in which you are unable to work because of an illness or injury not related to your job.
- **Long-Term Disability**
  Receive income continuation during an extended period of disability resulting from illness or injury.



Short-Term Disability (STD)

Arcwood Environmental covers 100% of the cost for STD. Eligibility begins after 90 days of employment.

How it works:

- Benefits eligible employees receive salary continuation equal to 100% of their current weekly earnings for weeks 1-13 and 80% of their current weekly earnings for weeks 14-26.
- Coverage is available for up to 26 weeks.
- This benefit is paid through payroll. Your normal taxes and benefit deductions, including 401(k) contributions, will be withheld from your benefit payment.

Long-Term Disability (LTD)

Arcwood Environmental covers 100% of the premium for LTD. Eligibility begins after 90 days of employment.

How it works:

- Benefits begin on the 181st day of disability (after STD ends).
- LTD pays 60% of your pre-disability income, in the event you are unable to work.
- The maximum monthly benefit is $15,000.
- Pre-disability income is defined as gross income including commissions and mileage, but excluding bonuses and overtime.
- LTD benefits continue until your Social Security Normal Retirement Age (SSNRA).

Voya Leave Management

Call: (888) 973-3652
Visit: mybenefitshub.voya.com

Contact Voya for FMLA, short-term disability, parental leave, military leave and ADA accommodation requests.

Long-Term Disability

VOYA FINANCIAL

Call: (877) 236-7564
Visit: mybenefitshub.voya.com

Adoption Assistance Program

Arcwood Environmental offers an adoption assistance program that provides financial assistance for eligible adoption expenses, making the journey to welcoming a new family member a little easier and more joyful.

Eligibility

- Active, full-time regular employees working 30 or more hours per week
- **Eligible child:** Age 18 or younger, or over age 18 and physically or mentally incapable of self-care
- **Note:** A relative or child of the employee's spouse or domestic partner does not qualify.

Reimbursement

- One-time reimbursement of up to $10,000 (lifetime maximum)
- Submit eligible expenses after the adoption of the eligible child
- **IMPORTANT:** Reimbursement claims need to be submitted within 90 days of the date the adoption is final.

Scholarship Program

We're excited to announce the launch of our new Scholarship Program, designed to support the educational goals of employees' dependents and help ease the financial burden of higher education. The application process will begin in late January through early March.

- Up to ten (10) **$5,000 scholarships** will be awarded annually.
- Scholarship funds to be used for education-related expenses like tuition, books, and required supplies or equipment.
- Dependent children, age 25 and under, may apply, (children of VP level or higher not eligible).

Eligibility requirements:

- Plans to enroll in full-time undergraduate study at an accredited two- or four-year college, university, or vocational technical school for the entire upcoming academic year
- Minimum of six months of employment
- Work average of 30 hours weekly
- Employed as of application deadline

Selection Criteria

Academic performance:	Personal data:	Financial need:
30%	30%	40%

Retirement Plan

Future Plans. Save Now.

Participating in a 401(k) plan is crucial for building a secure financial future, and with our matching contributions, you can accelerate the growth of your savings even more.

You can choose from two ways to save:

- **Pre-Tax 401(k)**
  Invest a portion of your paycheck before taxes are withheld. This reduces your taxable income, and your earnings and deferrals are not taxed until you withdraw the funds.
- **Post-Tax Roth***
  Pay the taxes on your retirement savings today. Your earnings will grow tax-free, and you will not pay taxes when you withdraw funds during retirement.

Eligibility

All employees are eligible to participate and elect a pre-tax and/or Roth contribution or combination of the two.

You will need to actively enroll in the retirement plan to begin contributing. You will choose your own contribution rate when enrolling. Contribution rates will remain at the rate you select unless you make changes.

**Withdrawals must be taken after age 59 ½ and the funds are held in the Roth account at least five years prior to withdrawal to be treated as qualified with no taxes or penalties.*

Rollovers

Need assistance rolling over your existing retirement plan? Contact Empower's Rollover Services Team at **(888) 737-4480**.

Matching Contributions

Arcwood Environmental offers you a 7% company match—deposited on a pre-tax basis for both 401(k) and Roth contributions.



For each $1 you contribute up to 6% of your eligible pay, we will match with a $1.17 contribution.

2026 401(k) Contribution Limits

Under age 50: $24,500

Age 50+: $24,500, plus a catch-up contribution of $8,000 for a total possible contribution of $32,500.

Age 60-63: $24,500, plus a super catch-up contribution of $11,250 for a total possible contribution of $35,750.

EMPOWER

Call: (844) 465-4455
Visit: empowermyretirement.com

2026 Paid Holidays



New Year's Day, Thursday, Jan. 1

Martin Luther King Jr. Day, Monday, Jan. 19

Good Friday, Friday, Apr. 3

Memorial Day, Monday, May 25

4th of July, Friday, July 3

Labor Day, Monday, Sept. 7

Thanksgiving Day, Thursday, Nov. 26

Day after Thanksgiving, Friday, Nov. 27

Christmas Eve, Thursday, Dec. 24

Christmas Day, Friday, Dec. 25

New Year's Eve, Thursday, Dec. 31

Benefit Eligibility

All active, full-time, regular employees scheduled to work at least 30 hours per week are eligible for the benefits program.

What you need to know:

- You may cover yourself and eligible family members.
- Eligible dependents include your lawful spouse, your domestic partner (tax implications apply), and your or your spouse/partner's children younger than 26.
- Your children of any age are also eligible if they are incapable of self-support due to a mental or physical disability.

Making Benefits Changes After Enrollment

If you have a qualifying life event, you may make a change to your benefits during the year. Otherwise, you will have to wait until the next open enrollment.

Qualifying life events include:

- Change in marital status
- Birth or adoption of a child
- Change in a child's dependent status
- Death of a spouse/domestic partner, child, or other qualified dependent
- Change in your spouse/domestic partner's benefits or employment status

How to Enroll

Select Benefits. Enroll Now.

Enroll in **Your Benefits Online** — it's as easy as 1-2-3!

Benefits Checklist

Familiarize yourself with your benefit options.

- ___ Select your health plan coverage.
- ___ Choose to receive claim reminders through Medical Claims integration (MCI). If you enroll in Accident Insurance or Critical Illness, you can choose to share your Anthem medical claims data with Voya to identify potential claim opportunities.
- ___ Select your dental coverage.
- ___ Select your vision coverage.
- ___ Understand your options if you will turn 65 and enroll in Medicare in 2026.
- ___ Add all dependent Social Security numbers and dates of birth.
- ___ Elect a Health Savings Account (HSA) if applicable & eligible.
- ___ Determine if a Limited Purpose and/or a Dependent Care Flexible Spending Account (FSA) is right for you.
- ___ Make other benefit choices to protect you and your eligible dependents.
- ___ Add your beneficiaries on plans to make sure they are accurate.

From Your Computer

To enroll, log into UKG using single sign-on and go to **Benefits → Manage My Benefits → Get Started**.

From Your Mobile Device

Visit benefits.plansource.com

- **Username:** First initial of your first name, first six characters of your last name, and last four of your Social Security number.

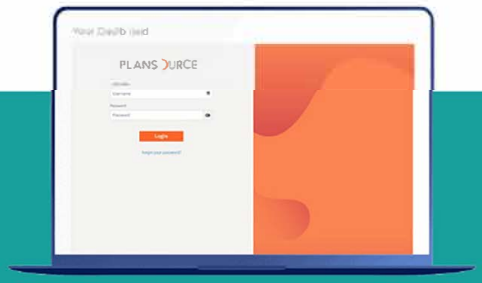
  Example: John Employee, SSN 123-45-7891 = jemploy7891

- **Temporary Password:** Your date of birth formatted as YYYYMMDD

  Example: June 1, 1980 = 19800601

Note: When adding a new dependent, be sure to have the following information for everyone you are enrolling:

- Birthdate and Social Security numbers
- Marriage certificate (if applicable)



Enroll

Complete the enrollment steps to shop for benefits. After completing each screen, click **Update Cart**.

Check Out

Review all your personal, dependent, and enrollment information closely, and make changes if necessary. You can print or email an enrollment confirmation if you choose.

Contacts

1 **Medical**
anthem.com
(844) 995-1747

2 **Pharmacy**
anthem.com
(833) 267-2133

3 **Dental**
deltadentalin.com
(800) 524-0149

4 **Vision**
anthem.com
(866) 723-0515

5 **401(k)**
empowermyretirement.com
(844) 465-4455

6 **HSA**
empowermyretirement.com
(800) 331-5455

7 **FSAs & COBRA**
hrpro.com
(800) 989-8776

8 **Life, Disability, Accident, Critical Illness & Hospital Indemnity**
voya.com
(877) 236-7564

9 **Voya Leave Management**
FMLA, STD, Family, Parental & Military Leave
mybenefitshub.voya.com
(888) 973-3652

10 **TELUS Health EAP**
one.telushealth.com
(833) 303-3750



Tip:

Websites are the best resources for information about providers, pharmacies, and general claims. Customer Service phone numbers are able to assist you with benefits and specific claim questions.

Looking for additional resources? Talk to your HRBP team for more information.

Visit: myarcwoodenviro.com

Notes

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2026 Benefits Guide