



► 2027 | BENEFITS GUIDE



CONTENTS

01 | How Your Benefits Work

Eligibility	3
Enrollment	3
How to Enroll	3
Changing Your Benefits.....	4
Welcome to Your Benefits	5
Your Benefits at a Glance	5

02 | Medical Coverage

Medical.....	6
Preventive Care	9
Virtual Care	10
Know Where to Go for Care	11
Your Cigna Programs & Support Resources.....	12

03 | Dental & Vision Coverage

Dental	14
Vision	15

04 | Tax Savings

Health Savings Account.....	16
Flexible Spending Accounts.....	17

05 | Financial Security

Life and AD&D Insurance.....	18
Disability Insurance	19

06 | Supplemental Medical Benefits

Accident Insurance	20
Critical Illness Insurance.....	20
Hospital Indemnity Insurance	21
Retirement Plan	22
Medicare Support Program	23

07 | Additional Benefits

Pet Insurance	24
Genetic Testing & Health Navigation through Genomic	24
Employee Assistance Program	25
Important Contacts	26

Please refer to plan documents for details, including important coverage exclusions and limitations. If there are any discrepancies between this benefits summary and plan documents, the plan documents will govern.

Use this guide to help you make informed benefits decisions for yourself and your family for the 2027 plan year (Jan. 1-Dec. 31, 2027). Inside, you'll find information about your health plan options, tax-advantaged savings opportunities, and voluntary benefit offerings.

Visit mysunlandbenefits.com for additional information and plan documents.

ELIGIBILITY

Employee Eligibility

You are eligible to enroll in benefits if you are a regular, full-time employee working a minimum of 30 hours per week.

If you are a new hire, you have 30 days from your date of hire to enroll in benefits. Benefits begin on the first of the month following 30 days.

Dependent Eligibility

Your eligible dependents can also be enrolled in certain benefits.

Eligible dependents include:

- Legal spouse, civil union partner, or domestic partner (DP), where applicable by state law.
- Children up to age 26, including natural children, stepchildren, legally adopted children, children for whom you are the legal guardian, foster children, and children for whom you are legally responsible to provide health coverage under a Qualified Medical Child Support Order (QMCSO).
- Disabled children over age 26 if unmarried, incapable of self-support, dependent on you for primary support, and the disability occurred before the age of 26.

You may be required to provide supporting documentation, such as a marriage certificate or birth certificate to verify dependent eligibility.

ENROLLMENT

The choices you make at this time will remain in place through Dec. 31, 2027.

If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

You can only sign up for benefits or change your benefits at the following times:

- Within 30 days of date of hire.
- During the annual benefits open enrollment period.
- Within 30 days of a qualifying life event.

HOW TO ENROLL

After you have reviewed your options on mysunlandbenefits.com and considered your needs for the year, it's time to take action. **There are two easy ways to enroll:** through the Benefits Portal or over the phone with the Sunland Asphalt Benefits Service Center.

- Visit benefits.sunlandasphalt.com
- Call 855-898-6545
- Monday–Friday, 6:30 a.m.–6 p.m. MST

CHANGING YOUR BENEFITS

You can only make changes to your benefits during the year if you have a Qualified Life Event, such as marriage or divorce, death of a dependent, or gain or loss of other coverage. Make your changes within 30 days and be ready to turn in documentation of the event.

To make your changes, visit the Benefits Portal at benefits.sunlandasphalt.com.

Examples include, but are not limited to, the following:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in eligibility or employment status
- Loss of other health coverage

You must notify Human Resources within 30 days of the qualifying event to make changes to your coverage. You will need to provide documentation of the event, such as a marriage license, divorce decree, or birth certificate. Benefit changes must be consistent with the qualifying event.



How to Enroll



Self-enroll in your benefits.

Review the available plan options and log into benefits.sunlandasphalt.com. If it's your first time enrolling in benefits at Sunland Asphalt & Construction, you'll need to register.



Have important documentation ready.

You will be asked questions regarding you and your dependents, including birth dates, Social Security numbers, and phone numbers.



Compare your options and choose the best plans for you and your family.

Once you have finalized your selections, print your confirmation statement or send it to yourself via email and keep for your records.

WELCOME TO YOUR BENEFITS

At Sunland Asphalt & Construction, you are a vital part of our success. We have chosen benefits we believe will support your physical, emotional, and financial wellbeing.

Everyone's needs are different — that's why we give you options to choose the right plan for you at the best price. Take a look at the benefits offered throughout this guide to make the best decisions for you and your family.



YOUR BENEFITS AT A GLANCE



Sunland Asphalt & Construction Helps You Save

If you enroll in the HDHP, Sunland Asphalt & Construction will help you save by contributing to your health savings account (HSA).



100% Employer-Paid Benefit Options

Enjoy basic life, AD&D coverage at no cost to you.



Matching 401(k) Contributions

Sunland Asphalt & Construction matches \$0.50 for every dollar you contribute up to 6% of your annual salary.



Pet Insurance

Sunland Asphalt & Construction provides you the option to purchase voluntary pet insurance.

MEDICAL

Cigna | mycigna.com | 888-806-5094

Sunland Asphalt & Construction offers comprehensive coverage to support your health throughout the year.

To better understand the options available to you, please review the following summary of the medical plans.

Savings Plan	Standard Plan	Local Care Plan*	Choice Plan
OAP Network	OAP Network	LocalPlus Network	OAP Network
Offers both in and out-of-network benefits	Offers both in and out-of-network benefits	Only offers in-network benefits	Only offers in-network benefits
High deductible health plan option with coinsurance only	Standard PPO plan option with copays and coinsurance	No deductible, copay-based plan.	No deductible, copay-based plan
Contribute to a Health Savings Account. Sunland Asphalt also contributes to this account for you. ▪ You can also contribute to a Limited Purpose FSA	Contribute to a Health Care, Limited Purpose FSA, or Dependent Care FSA	Contribute to a Health Care, Limited Purpose FSA, or Dependent Care FSA	Contribute to a Health Care, Limited Purpose FSA, or Dependent Care FSA

Call a Cigna One Guide Representative at 888-806-5042 for support identifying the right plan for you.

***Note:** Local Care Plan is only offered in specific zip codes. Log into benefits.sunlandasphalt.com to see your plan options.

TERMS YOU SHOULD KNOW



Copay

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.



Deductible

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.



Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



Out-of-Pocket Maximum

Includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services for the rest of the year.

MEDICAL

Compare Your Medical Plan Options

The table below summarizes the benefits of the medical plans.

The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

	Savings Plan		Standard Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible				
Individual	\$6,500	\$13,000	\$2,500	\$5,000
Family	\$13,000	\$26,000	\$5,000	\$10,000
Calendar Year Out-of-Pocket Maximum				
Individual	\$6,500	\$26,000	\$7,500	\$15,000
Family	\$13,000	\$52,000	\$15,000	\$30,000
Covered Services				
Preventive Care	Plan pays 100%	Not covered	Plan pays 100%	50% after ded.
Primary Care Physician	100% after ded.	50% after ded.	\$20 copay	50% after ded.
Specialist	100% after ded.	50% after ded.	\$40 copay	50% after ded.
Virtual Care	Plan pays 100%	Not covered	Plan pays 100%	Not covered
Diagnostic Lab/X-Ray	100% after ded.	50% after ded.	20% after ded.	50% after ded.
Complex Diagnostic (MRI, CT, PET)	100% after ded.	50% after ded.	20% after ded.	50% after ded.
Inpatient Hospital	100% after ded.	50% after ded.	\$500 copay	50% after ded.
Outpatient Surgery	100% after ded.	50% after ded.	20% after ded.	50% after ded.
Urgent Care	100% after ded.	50% after ded.	\$100 copay	50% after ded.
Emergency Room	100% after ded.	100% after ded.	\$500 copay	\$500 copay
Prescription Drugs (up to 30-day supply)				
Tier 1 - Generic	100% after ded.	Not covered	\$5 copay	Not covered
Tier 2 - Preferred Brand	100% after ded.	Not covered	\$30 copay	Not covered
Tier 3 - Non-Preferred Brand	100% after ded.	Not covered	\$75 copay	Not covered
Tier 4 - Specialty	100% after ded.	Not covered	\$250 copay	Not covered
Mail Order (up to 90-day supply)	2x retail copay	Not covered	2x retail copay	Not covered

Medical Costs

Listed below are the weekly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Savings Plan	Standard Plan
Employee Only	\$8.00	\$59.00
Employee + Spouse/DP	\$53.00	\$147.00
Employee + Child(ren)	\$51.00	\$143.00
Employee + Family	\$80.00	\$252.00

MEDICAL

Local Care Plan - LocalPlus Network

The Local Care Plan uses Cigna's LocalPlus network, a narrower network designed to provide quality care at a lower cost. By using a select group of providers and facilities, employees can take advantage of reduced premiums and predictable copay-based coverage.

Choice Plan - Open Access Plus Network

The Choice Plan uses Cigna's Open Access Plus (OAP) network, one of Cigna's largest national provider networks. This plan offers greater flexibility and access to a broader selection of doctors, specialists, and facilities while maintaining comprehensive copay-based coverage.

	Local Care Plan	Choice Plan
	In-Network	In-Network
Calendar Year Deductible		
Individual	Plan pays 100%	Plan pays 100%
Family	\$0	\$0
Calendar Year Out-of-Pocket Maximum		
Individual	\$6,000	\$6,000
Family	\$12,000	\$12,000
Covered Services		
Preventive Care	Plan pays 100%	Plan pays 100%
Primary Care Physician	\$50 copay	\$50-\$125 copay
Specialist	\$85 copay	\$85-\$250 copay
Virtual Care	Plan pays 100%	Plan pays 100%
Diagnostic Lab/X-Ray	Plan pays 100%	Plan pays 100%
Complex Diagnostic (MRI, CT, PET)	\$500 copay	\$500 copay
Inpatient Hospital	\$1,500 copay	\$1,500 copay
Outpatient Surgery	\$750 copay	\$750 copay
Urgent Care	\$125 copay	\$125 copay
Emergency Room	\$1,000 copay	\$1,000 copay
Prescription Drugs (up to 30-day supply)		
Tier 1 - Generic	\$5 copay	\$5 copay
Tier 2 - Preferred Brand	\$45 copay	\$45 copay
Tier 3 - Non-Preferred Brand	\$100 copay	\$100 copay
Tier 4 - Specialty	\$250 copay	\$250 copay
Mail Order (up to 90-day supply)	2x retail copay	2x retail copay

Medical Costs

Listed below are the weekly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Local Care Plan	Choice Plan
Employee Only	\$13.00	\$18.00
Employee + Spouse/DP	\$82.00	\$111.00
Employee + Child(ren)	\$79.00	\$106.00
Employee + Family	\$123.00	\$166.00

PREVENTIVE CARE

Getting a regular preventive exam can help you stay healthy, catch issues early, and even save your life.

Best of all, in-network preventive care is covered at no cost to you when you enroll in a medical plan.



Identify health issues before they become a problem.

Catching issues early can mean care is more manageable, cost-efficient, and potentially more effective.



Improve your long-term health.

A preventive exam can help your doctor manage any chronic conditions and pinpoint ways to improve your overall wellbeing.



Keep your health on track.

Check with your doctor about specific exams, vaccinations, and screenings that are right for your age and gender.

Covered Preventive Services



Health Screenings

- Blood glucose and type 2 diabetes
- Cardiovascular or colorectal cancer
- Mammogram
- Cervical cancer and HPV
- Cholesterol and lipid disorders
- Colon, prostate, and lung cancer
- STI and STDs
- Hepatitis B and C



Routine Vaccines

- DTaP, Tdap, Td
- Haemophilus influenzae type b conjugate (Hib)
- Hepatitis A and B
- Human papillomavirus (HPV)
- Influenza vaccine
- Measles, mumps, and rubella (MMR)
- Meningococcal (meningitis) and pneumococcal (pneumonia)
- Poliovirus (IPV), Rotavirus (RV), Varicella (chickenpox), and shingles



Well Exams

(Baby, child, person, and woman)

- Height, weight, and head circumference
- Psychosocial and behavioral assessment
- BMI and blood pressure
- History and risk reduction

Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design. Learn more about preventive care at mycigna.com.

VIRTUAL CARE

MDLIVE | mycigna.com | 888-726-3171

Get convenient access to care by phone or video from the comfort of home. Virtual care services are available in English and Spanish.

Primary Care

Virtual primary care can help you:

- Receive preventive care and wellness screenings
- Manage chronic conditions
- Establish an ongoing relationship with the same virtual primary care provider
- Obtain orders for biometrics, lab work, and diagnostic testing, when appropriate

Urgent Care

Use virtual urgent care for many common illnesses and minor injuries, including:

- Cold and flu symptoms
- Sinus infections
- Ear infections
- Urinary tract infections (UTIs)
- Other minor medical concerns

Pediatric virtual urgent care is also available for covered children. Prescriptions may be provided when medically appropriate.

Behavioral Health

Connect with licensed therapists and board-certified psychiatrists through virtual appointments.

Behavioral health services can help with:

- Anxiety
- Stress
- Depression
- Grief
- Life changes and other emotional health concerns

You can schedule appointments that fit your schedule and continue care with the same provider.

Dermatology

Virtual dermatology services are available for many common skin, hair, and nail conditions, including:

- Acne
- Eczema
- Psoriasis
- Rosacea
- Suspicious skin spots

Upload photos and information about your symptoms for review. Treatment recommendations are typically provided within 24 hours.

How to Access Virtual Care

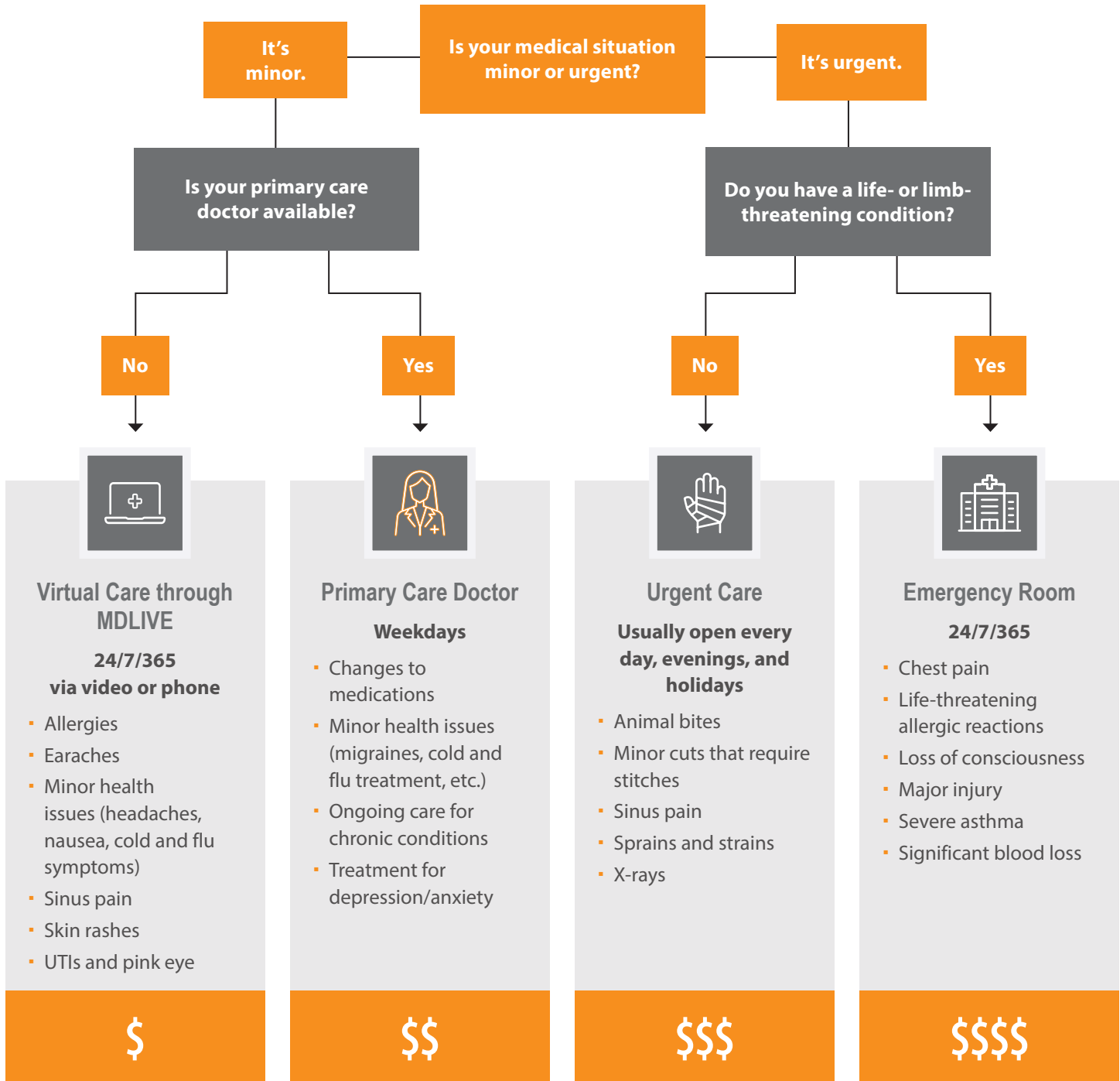
1. Log in to mycigna.com or the myCigna app.
2. Select Talk to a Doctor.
3. Choose the type of care you need.
4. Schedule an appointment or start your visit.

Important Information

- Virtual care availability and costs depend on your medical plan.
- Video services may not be available in all locations.
- Refer to your benefit plan documents for complete details about coverage and costs.

KNOW WHERE TO GO FOR CARE

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider.



Find a Network Provider

Finding an in-network provider near you is easy. Visit mycigna.com or call 866-494-2111. You can also download the Cigna mobile app for on-the-go access.

YOUR CIGNA PROGRAMS & SUPPORT RESOURCES

Included with your Cigna medical plan at no additional cost

Your Cigna medical plan includes access to a wide range of programs and resources designed to support your health, help you navigate the health care system, and provide guidance whenever you need it. From everyday customer support to specialized care and prevention programs, Cigna offers tools and personalized support to help you and your family thrive.

24/7 Customer Service

Advice and Support at Your Fingertips

Cigna's no-cost Health Information Line connects you with a personal nurse advocate by phone or chat to help answer your health questions and choose the right care option for your needs.

Highlights

- Talk to a nurse advocate about symptoms, medications, or care options
- Chat available Monday–Friday, 9 a.m.–8 p.m. ET via myCigna
- Call 24/7/365 using the number on your Cigna ID card

Cigna Total Behavioral Health

Life Happens. We Can Help.

Whatever challenges come your way, Cigna offers a full range of behavioral support — from a dedicated Care Navigator to unlimited in-the-moment consultations, available 24/7.

Highlights

- One-on-one support through a personal Care Navigator
- Unlimited 60-minute, in-the-moment consultations by phone, any time
- Guided navigation to mental health, substance use, and coaching resources on mycigna.com

myCigna Portal

So Many Ways to Manage Your Health

myCigna makes it easy to manage your health plan and get the most from your benefits, all in one place — on your computer or the myCigna app.

Highlights

- View, print, and send ID cards
- Find in-network doctors and compare quality-of-care information
- Track claims, see cost estimates, and click to chat with a rep

Know Your Lemons

Early Detection Starts With You

Cigna has partnered with Know Your Lemons, a charity that helps improve early detection of breast cancer through symptom and screening education — in a fun, accessible way for everyone.

The Free App Helps You

- Learn the 12 symptoms of breast cancer and how to self-exam
- Use the screening tool to understand your personal risk factors
- Set reminders for self-exams and mammograms

Headspace for Cigna Healthcare

Your Everyday Mental Health Companion

Headspace offers science-backed meditations, mindfulness exercises, sleepcasts, guided workouts, and focus music at no cost to you.

Highlights

- Thousands of guided meditations and mindfulness exercises
- Sleepcasts, guided workouts, and focus music
- Ebb, an empathetic AI companion for reflection and emotional check-ins

Program availability may vary by plan type and location and is subject to change. Some programs are administered by independent third-party service providers and are not administered by Cigna Healthcare. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group. For costs and complete details of coverage, see your plan documents.

Omada Diabetes Prevention Program

Prevent Type 2 Diabetes Before It Starts

Omada is a digital lifestyle-change program available at no additional cost to eligible members enrolled in the medical plan who are at risk for type 2 diabetes or heart disease.

What's Included

- One-on-one health coaching and a smart scale, provided at no cost
- Personalized weight management support and easy activity tracking
- Tools to improve nutrition, exercise, sleep, and stress management

IdentityForce

Protecting What Matters Most

IdentityForce, a TransUnion brand, helps protect your identity and credit with 24/7 monitoring and fully managed restoration — available to employees enrolled in the medical plan and their children up to age 18.

Highlights

- Dark web, credit, and Social Security number monitoring
- Fully managed identity restoration if something goes wrong
- \$1 million expense reimbursement insurance for eligible losses

Active&Fit Direct

One Membership. Thousands of Ways to Stay Active.

Active&Fit Direct gives you access to more than 12,200 gyms and more than 9,700 on-demand workout videos for one low monthly fee — no annual fees or long-term contracts, and you can switch gyms anytime.

Highlights

- Standard fitness membership starting at \$28 per month
- More than 5,800 premium gym options with 20%-70% discounts
- Add a spouse or domestic partner to your membership

Well-Being Solution

Choose Your Own Wellness Journey

The Cigna Wellness Experience helps you set personal goals — whether that's reducing stress, gaining energy, or getting more involved in your community — at no extra charge to you.

Highlights

- Personalized digital coaching through Journeys
- Challenge friends and colleagues to healthy competitions
- Integrates with Apple Watch, Fitbit, and other fitness trackers

Healthy Pregnancies, Healthy Babies

Support Through Every Stage of Pregnancy

This maternity program pairs eligible employees and covered dependents with a dedicated maternity specialist for support before, during, and after pregnancy — always 100% confidential.

Program Features

- Breastfeeding, lactation, and breast pump support
- Help navigating health plan benefits and your doctor's care plan
- Condolence support from certified nurses, if needed

Foodsmart

Save Time and Money on Food to Feel Your Best

Cigna medical plan members have access to a personal nutrition coach — a registered dietitian — who builds a nutrition plan based on your health history, preferences, and goals.

Highlights

- Virtual visits with a registered dietitian, at no cost
- Thousands of recipes and grocery price comparisons
- For more information and member support regarding Foodsmart, call 415-417-1775.

Healthy Rewards

Real Brands. Real Discounts. Real Easy.

The Cigna Healthy Rewards program offers exclusive discounts on products and services that support your goals for better health — no referrals, no waiting, so you can start saving right away.

Highlights

- Discounts on fitness memberships and equipment
- Savings on hearing and vision care
- Nutrition program discounts and more

How to Access Programs

Getting Started Is Easy

1. Log in to mycigna.com or the myCigna app.
2. Select the Wellness tab to view available programs and resources, or search for the program by name.
3. Or call the number on the back of your Cigna ID card to speak with a representative.

Ready to Learn More?

Visit mycigna.com or call the number on your Cigna ID card to explore available programs and determine your eligibility.

DENTAL

Cigna | mycigna.com | 800-240-2035

Your dental coverage provides essential services to support your oral health.

In- and out-of-network benefits provide you the freedom to choose any provider. To maximize your dental benefits, be sure to use in-network services. Out-of-network services use reasonable and customary charges. You will pay the cost difference.

	Low DHMO Plan*	High DPPO Plan	
	In-Network	In-Network	Out-of-Network
Calendar Year Deductible			
Individual/Family	\$0/\$0	\$50/\$150	\$50/\$150
Calendar Year Plan Maximum			
Per Individual	\$0	\$2,500	
Covered Services	You Pay	You Pay	
Preventive Care (Routine Exams, Cleanings, Fluoride, X-Rays)	Plan pays 100%	Plan pays 100%	Plan pays 100%
Basic Services (Fillings, Periodontics, Oral Surgery, Endodontics)	Copay range: \$0-\$180	20% after ded.	20% after ded.
Major Services (Crowns, Bridges, Dentures, Inlays, Onlays)	\$145-\$525	50% after ded.	50% after ded.
Orthodontia Services (Children Up to Age 19)	Adults and children covered	50%	
Orthodontia Lifetime Plan Maximum (Per Individual)	Child: \$2,040 Adult: \$2,376	\$1,000	



Reasonable and Customary (R&C)

The amount a health plan determines is the normal or acceptable cost range for a specific service or procedure.

*Please note, the DHMO plan is only available to those who live in certain zip codes.

Dental Costs

Listed below are the weekly costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis

Level of Coverage	Low DHMO Plan	High DPPO Plan
Employee Only	\$3.00	\$5.00
Employee + Spouse/DP	\$5.00	\$10.00
Employee + Child(ren)	\$6.00	\$11.00
Employee + Family	\$9.00	\$16.00

VISION

Cigna | mycigna.com | 800-244-6224

Vision care is essential to your overall health — completing a regular eye exam can help your eye doctor detect more than 200 major diseases.

In- and out-of-network benefits provide you the freedom to choose any provider. To maximize your vision benefits, be sure to use in-network services and supplies.



	Vision Plan	
	In-Network	Out-of-Network
Exam (Once every 12 months)		
Eye Exam	\$10 copay	Reimbursement up to \$45
Lenses (Once every 12 months)		
Single Lenses	\$10 copay	Reimbursement up to \$32
Bifocals	\$10 copay	Reimbursement up to \$55
Frames (Once every 12 months)		
Standard Plastic Frames	\$180 allowance + 20% off balance	Reimbursement up to \$100
Contact Lenses — in lieu of frames & lenses (Once every 12 months)		
Elective	\$180 allowance + 15% off balance	Reimbursement up to \$144
Laser Correction	Up to \$1,000 off	



Where you go to get glasses matters. When you visit Costco, Walmart or Sam's Club, you'll save more on frames and lenses.

Vision Costs

Listed below are the weekly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis

Level of Coverage	Vision Plan
Employee Only	\$1.70
Employee + Spouse/DP	\$3.39
Employee + Child(ren)	\$2.73
Employee + Family	\$4.67

Maximize Your HSA Benefits With the Triple-Tax Advantage



Spend

Spend pre-tax HSA funds to pay for eligible expenses such as annual deductibles, dental and vision exams, prescriptions, or other health care costs for yourself or your eligible dependents. For a complete list of eligible expenses, go to [cigna.com/expenses](https://mycigna.com/expenses).



Access and Manage Your HSA

You can manage your Health Savings Account (HSA) online through mycigna.com or the myCigna app.

- Log in to mycigna.com.
- Select Spending Accounts from the top menu.
- Select Health Savings Account (HSA).
- Select Manage Your HSA to view and manage your account.
- You can also access and manage your HSA through the myCigna app.

Manage Your Health Plan Online

Use mycigna.com or the myCigna app to access plan and account information anytime.

You can:

- View your HSA balance and transaction history.
- Track health care expenses and pay bills online.
- Estimate medical expenses.
- Search for in-network providers.
- Compare provider cost and quality information.
- Access health plan information and resources.

Available features may vary by plan.

HEALTH SAVINGS ACCOUNT

HSA Bank | hsabank.com | 866-494-2111

If you enroll in the high deductible health plan (HDHP) you may be eligible to open a health savings account (HSA).

How an HSA Works

Contributions

You can only contribute up to the IRS annual maximums including the Sunland Asphalt & Construction contribution:

- **Individual:** \$4,500
- **All other coverage levels:** \$9,000
- **Age 55+:** \$1,000

	Employee Contribution		Employer Contribution
	Weekly	Annual	Annual
Employee Only	\$4.81	\$250	\$750
Employee + Family	\$9.62	\$500	\$1,500
55 + Catch Up	\$19.20	\$1,000	N/A

Things You Should Know

Expenses and Penalties

- An HSA is a savings account that you can use to pay for eligible health care expenses with pre-tax dollars or invest for the future.
- If you use your funds for ineligible expenses, you will be subject to penalties and taxes.
- After age 65, you can spend HSA funds on any expense penalty free.

Eligibility

You are eligible to fund an HSA if:

- You are enrolled in the HDHP and have no other health coverage.
- You (or your covered spouse) do not fund a health care flexible spending account.
- You are not enrolled in Medicare, TRICARE, or TRICARE for Life.
- You are not claimed as a dependent on someone else's tax return.

Refer to **IRS Publication 969** for eligibility details.

FLEXIBLE SPENDING ACCOUNTS

EBC Flex | ebcflex.com | 608-831-8445

Keep more of your paycheck by using pre-tax FSA dollars to pay for eligible expenses.

Health Care FSA (Not Allowed if You Fund an HSA)

Pay for eligible out-of-pocket medical, dental, vision, and prescription drug expenses with pre-tax dollars. For a full list of health care expenses, see **IRS Publication 502**.

- **Annual contribution limit:** \$3,400¹
- **Eligible expenses:** Copays, coinsurance, deductibles, prescription expenses

Limited Purpose Health Care FSA (Allowed if You Fund an HSA)

If you fund a health savings account, you can also fund a limited purpose health care FSA.

- **Annual contribution limit:** \$3,400¹
- **Eligible expenses:** Dental and vision expenses only

Dependent Care FSA

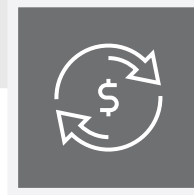
Pay for eligible day care expenses with pre-tax dollars.

For a full list of dependent care expenses, see **IRS Publication 503**.

- **Annual contribution limit:** \$7,500¹ if married and filing a joint return or if filing a single or head of household return (\$3,750¹ if married and filing separate tax returns)
- **Eligible expenses:** Day care, after-school care, babysitting (work-related), nanny
- **Eligible dependents:** A spouse, or children under 13 years of age, a child over 13, or an elderly parent residing in your home who is physically or mentally unable to care for him or herself

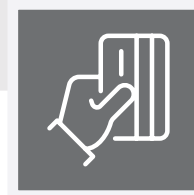
(1) Amounts subject to change. 2027 annual IRS limits not yet released at time of publication.

How Does an FSA Work?



Contribute

Decide how much to contribute to your FSA on an annual basis up to the allowable limits. This amount will be evenly divided by the number of pay periods and deducted from your paycheck on a pre-tax basis.



Pay

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement online. Keep all receipts in case you are required to verify the eligibility of a purchase.



Use It or Lose It

You have until Dec. 31, 2027, to use your health care FSA funds. You may carry over up to \$680¹ in funds to the next FSA plan year.

Dependent care FSA dollars do not carry over. However, you have a grace period until March 31, 2028 to be reimbursed for eligible expenses incurred during the plan year.

LIFE AND AD&D INSURANCE

Prudential | mybenefits.prudential.com | 800-524-0542

Life and accidental death and dismemberment (AD&D) insurance protects you and your family in the event of an accident or death.

Basic Life and AD&D Insurance

Sunland Asphalt & Construction provides basic life and AD&D insurance to all eligible employees at no cost.

- For both basic life and AD&D insurance, you are covered in an amount equal to 1x annual earnings up to a maximum of \$200,000.
- AD&D insurance pays specific benefit amounts for a covered accidental bodily injury that causes dismemberment. If death occurs from an accident, 100% of both the life and AD&D benefits would be payable to your beneficiary.
- Benefits are paid to the beneficiary you designate. **Please keep your beneficiary information up to date.**
- This plan is also offered to those who work at least 30 hours per week.



Guaranteed Issue

If you do not purchase voluntary life insurance when first eligible, or if you request an amount exceeding the guaranteed issue limits listed, you will be subject to a medical questionnaire and must be granted approval before your coverage begins.

Voluntary Life and AD&D

To better financially protect your dependents, you may want to purchase voluntary life coverage.

- You must purchase coverage for yourself in order to purchase coverage for your spouse and/or your children.
- Your cost is based on the amount you elect and your age. Payments are made through after-tax payroll deductions.
- To determine how much coverage you may need, consider costs such as funeral expenses, legal expenses, and living expenses for family members.

Coverage	Available benefit
Employee	- Increments of \$10,000; maximum of \$500,000 not to exceed 5x salary Guaranteed issue amount: \$300,000
Spouse	- Increments of \$5,000 up to \$250,000 — not to exceed 100% of employee coverage Guaranteed issue amount: \$30,000
Dependent Child(ren)	Birth to 26 years — \$10,000 Guaranteed issue amount: \$10,000

Things You Should Know

- Imputed Income:** The value of your company-provided life insurance premiums over \$50,000 is considered taxable. Contact your tax professional for more information.
- Age Reduction:** Benefit amounts reduce as you age.
- Portability:** If you leave the company, you can convert your policy to an individual policy and continue your coverage.



DISABILITY INSURANCE

Prudential | mybenefits.prudential.com | 877-367-7781

Disability insurance replaces a portion of your income when you experience a qualifying disability and are unable to work.

Important: Disability benefits are reduced by other income you receive, such as Social Security, state disability benefits, pension benefits, and Workers' compensation.

Voluntary Short-Term Disability

Short-term disability (STD) insurance provides you with a portion of your weekly income for a non-work-related injury or illness.

You may purchase coverage with after-tax dollars.

Coverage	STD Benefit
Weekly Benefit	60% of weekly earnings
Weekly Benefit Maximum	\$1,154 per week
Elimination Period	7 days
Benefit Duration	12 weeks

How much does STD insurance cost?

Please see the schedule of benefits for a full list of covered disabilities and coverage costs.

If you purchase Voluntary Short-Term Disability, Sunland Asphalt will cover the cost of your Long-Term Disability plan.

Long-Term Disability

If your STD benefits end, and you are still injured, ill, or unable to work, long-term disability (LTD) insurance can help meet your financial needs.

Coverage	LTD Benefit
Monthly Benefit	60% of monthly earnings
Monthly Benefit Maximum	\$5,000 per month
Elimination Period	90 days
Benefit Duration	Social Security Normal Retirement Age



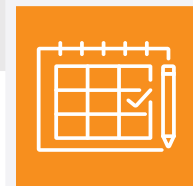
Elimination or Waiting Period

The amount of time you must wait before you are eligible to receive benefit payments.



Qualifying Disability

A sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training, or experience.



Benefit Duration

The maximum amount of time you may receive proceeds for a continuous disability.

VOLUNTARY BENEFITS

Prudential | mybenefits.prudential.com | 888-598-5671

When an unexpected accident, illness, or hospitalization happens, make sure you're covered with supplemental medical benefits.

Accident Insurance

Accident insurance can help with expenses incurred due to an injury, ongoing living expenses, and more. Claims payments are made in flat amounts based on services incurred during an accident.

Covered service examples include:

- Ambulance rides
- Emergency room treatment
- MRI, CT scans, or other necessary X-rays

\$50 per year wellness benefit when you complete an eligible health screening (e.g., annual well-woman, well-man exam).

How much does this plan cost?

Level of Coverage	Weekly Costs
Employee Only	\$2.31
Employee + Spouse/DP	\$3.65
Employee + Child(ren)	\$3.91
Employee + Family	\$5.32

How Accident Insurance Works

While Rosie is playing field hockey, she hits her head and is knocked unconscious. She's taken to the ER.

Her accident insurance benefit will help cover:

- **Ambulance ride:** \$300
- **Emergency room treatment:** \$325
- **MRI:** \$200
- **Treatment for concussion:** \$150

Rosie's accident insurance coverage paid out flat amounts for covered expenses for a total of:

\$975

Critical Illness Insurance

If you are diagnosed with a critical illness, you may need additional financial support to help offset treatment costs and cover day-to-day expenses.

This plan pays a lump sum benefit that you can use as you see fit — to pay your mortgage, seek experimental treatment, or handle unexpected expenses.

- **Employee benefit:** \$10,000, \$20,000, or \$30,000; Guaranteed issue: \$30,000
- **Spouse benefit:** \$10,000, \$20,000, or \$30,000; Guaranteed issue: \$30,000
- **Dependent children benefit:** \$5,000, \$10,000, or \$15,000 (50% of employee's benefit election); Guaranteed issue: \$15,000

\$100 per year wellness benefit when you complete an eligible health screening (e.g., annual well-woman, well-man exam).

How much does this plan cost?

Please see the schedule of benefits for a full list of covered illnesses and coverage costs.

Weekly Age-Banded Rates (Based on employee age)

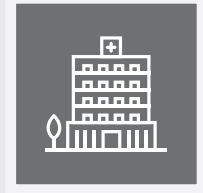
Age	Employee - Per \$1,000 of Coverage	Spouse - Per \$1,000 of Coverage	Child - Per \$1,000 of Coverage
15 - 24	\$0.075	\$0.055	\$0.039
25 - 29	\$0.099	\$0.065	-
30 - 34	\$0.120	\$0.076	-
35 - 39	\$0.155	\$0.095	-
40 - 44	\$0.210	\$0.127	-
45 - 49	\$0.290	\$0.166	-
50 - 54	\$0.396	\$0.203	-
55 - 59	\$0.510	\$0.265	-
60 - 64	\$0.662	\$0.337	-
65 - 69	\$0.888	\$0.450	-
70 - 74	\$1.154	\$0.595	-
75-100	\$1.245	\$0.877	-

Hospital Indemnity Insurance

This plan provides a lump-sum benefit due to a hospitalization.

Benefits include:

- Hospital confinement: \$200 per day
- Intensive care confinement: \$400 per day
- Wellness screening benefit: \$50 per year
- Hospital admission: \$1,000
- Intensive care unit admission: \$2,000



How much does this plan cost?

Level of Coverage	Weekly Costs
Employee Only	\$3.34
Employee + Spouse/DP	\$6.71
Employee + Child(ren)	\$6.33
Employee + Family	\$9.70

IMPORTANT: This is a fixed indemnity policy, NOT health insurance.

- This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.
- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [healthcare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your state Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

RETIREMENT PLAN

Fidelity NetBenefits | netbenefits.com | 800-343-3548

Saving for your future is a vital part of your financial planning.

The 401(k) retirement plan makes it easy for you to save money on a tax-deferred basis.

When you enroll in the plan, your personal account will be funded by:

- Your contributions (pre-tax and/or Roth).
- Employer matching contributions.
- Investment earnings on all contributions.

Eligibility

Full-time and part-time employees age 18 or older are eligible to participate in the plan on the first of the month following 30 days of employment.

Investing in the Plan

Investments can be changed at any time. To learn more about your investment options, visit netbenefits.com or speak with a financial planner.



Your Contributions

You may contribute up to 75% of your weekly pay on a pre-tax basis and/or Roth after-tax basis, up to the annual IRS limit (for 2026, \$24,500)*.

401(k) plan:

- If you are age 50 or older, you are eligible to contribute an additional catch-up contribution up to the IRS limits (\$8,000)*.
- Your contributions are made through convenient payroll deductions.
- You can change or stop your contributions at any time.

*2027 IRS limits have not yet been released and are subject to change.

Things you should know about your

Sunland Asphalt & Construction Contributions

Sunland Asphalt & Construction adds to your savings by matching \$0.50 for every dollar you contribute up to 6% of your annual salary. Contributions will be deposited weekly into your account.

Vesting

You become vested after a certain period of employment.

- **Less than 1 year:** 0% vested
- **1 year of service:** 33% vested
- **2 years of service:** 66% vested
- **3 years of service:** 100% vested



Beneficiary Designation

The retirement plan requires you to name at least one beneficiary. You must provide a name and Social Security number for each beneficiary. Make sure to keep their information up to date.



MEDICARE SUPPORT PROGRAM

SmartConnect | smartmatch.com/connect/sunlandasphalt | 833-367-9419

Sunland Asphalt has partnered with SmartConnect to provide employees and their family members with a free service to help evaluate Medicare options, maximize benefits, and potentially reduce health care costs.

The Medicare Navigation Program is available to Medicare-eligible individuals, whether they are planning to retire or continue working. The program offers personalized guidance to help participants and their families make informed coverage decisions.

SmartConnect services include:

- Digital educational resources explaining how Medicare works
- Free consultation with a licensed agent for personalized Medicare recommendations and enrollment assistance
- Ongoing support to help participants understand and use their Medicare coverage after enrollment

For more information, call 833-367-9419 or visit smartmatch.com/connect/sunlandasphalt.

Family Support

This advisory service is available not only to employees, but also to:

- Spouses or domestic partners
- Parents
- Other relatives who are approaching Medicare eligibility (age 65)

Family members can call 833-367-9419 for assistance navigating their health care coverage options.



ADDITIONAL BENEFITS

Pet Insurance

United Pet Care | unitedpetcare.com | 877-872-8800

Sunland Asphalt & Construction provides you the option to purchase voluntary pet insurance through United Pet Care. Pet insurance offers discounted pet care for a multitude of different animals.

The United Pet Care plan provides discounts for routine and emergency services for your pet(s), in addition to immunizations and medications. You must see participating veterinary providers to receive the benefits.

Please refer to plan documents for additional details. To sign up, visit unitedpetcare.com or call 877-872-8800.



Genetic Testing & Health Navigation through Genomic

Genomic | genomiclife.com | 844-694-3666

Genomic provides access to genetic testing and support services that can help you better understand your health, identify potential hereditary health risks, and make informed health care decisions.

Essential Genomics

The Essential Genomics program includes genetic testing and support resources that can help you learn more about your health and inherited risk factors. **Features include:**

- Genetic Health Screen
- Pharmacogenomics testing
- Carrier Testing
- Personalized action plan based on your results
- Genetic counseling
- Member support resources

Precision Cancer Genomics

If you are diagnosed with cancer, Precision Cancer Genomics provides personalized support and resources to help you understand your diagnosis and treatment options. **Services may include:**

- Oncology navigation
- Genetic testing and counseling
- Pathology and genomic testing reviews
- Physician consultations
- Clinical trial education
- Ongoing support resources

How It Works

1. Access the secure platform and complete the recommended screenings.
2. Provide a saliva sample from home.
3. Review your results with a genetic counselor and share them with your doctor.

EMPLOYEE ASSISTANCE PROGRAM

Guidance Resources | compsych.com/guidance-resources | 800-311-4327

The employee assistance program (EAP) provides 24/7 confidential support to guide you and your family members through any issue — from the mundane to the more serious.

Experienced representatives can help you in every area of life:

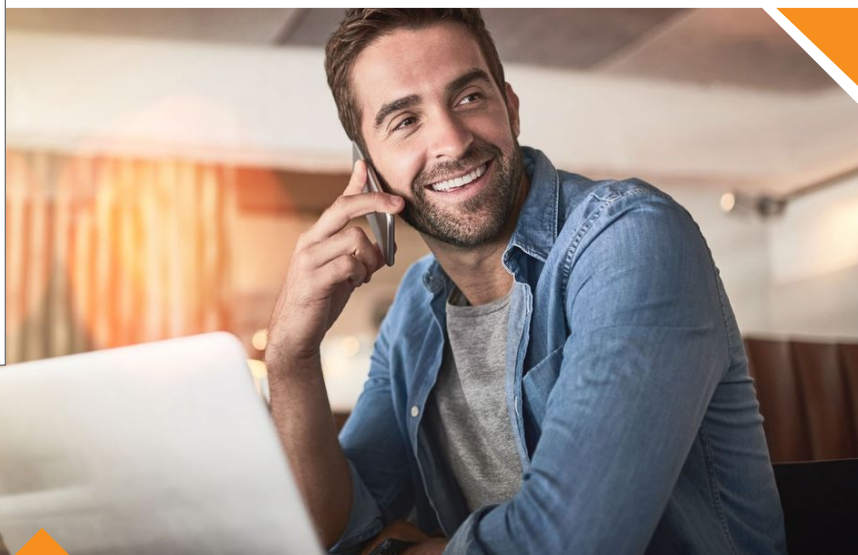


You can receive five free face-to-face visits with a licensed counselor to discuss any of life's issues that may arise for you and your household members.

Other EAP Services You Should Know

You can use your EAP for:

- Finding a reputable pet sitter.
- Hiring an in-home health aide.
- Accessing pre-screened contractors and plumbers.
- Vetting summer or day camps for your kids.
- Locating emergency shelters or relocation services.
- Reviewing debt consolidation, mortgages, or budgeting with a financial counselor.





Line of Coverage	Carrier	Group #	Phone	Email/Website
Human Resources	N/A	N/A	602-323-2800	hrmail@sunlandasphalt.com
Medical	Cigna	245330	888-806-5094	mycigna.com
Prescription Drugs	Cigna	245330	800-681-7651	mycigna.com
Virtual Care	Cigna	245330	888-726-3171	mycigna.com
Dental	Cigna	245330	800-240-2035	mycigna.com
Vision	Cigna	245330	800-244-6224	mycigna.com
Health Savings Account	HSA Bank	N/A	866-494-2111	hsabank.com
Flexible Spending Accounts	EBC Flex	N/A	608-831-8445	ebcflex.com
Basic Life & AD&D	Prudential	73349	888-598-5671	mybenefits.prudential.com
Voluntary Life & AD&D	Prudential	73349	888-598-5671	mybenefits.prudential.com
Long-Term Disability (LTD)	Prudential	73349	888-598-5671	mybenefits.prudential.com
Voluntary Short-Term Disability (STD)	Prudential	73349	888-598-5671	mybenefits.prudential.com
Accident Insurance	Prudential	73349	888-598-5671	mybenefits.prudential.com
Critical Illness Insurance	Prudential	73349	888-598-5671	mybenefits.prudential.com
Hospital Indemnity Insurance	Prudential	73349	888-598-5671	mybenefits.prudential.com
Employee Assistance Program	Guidance Resources	N/A	800-311-4327	compsych.com/guidance-resources
401(k) Retirement Plan	Fidelity	58877	800-343-3548	netbenefits.com
FMLA Administration	Prudential	73349	888-598-5671	mybenefits.prudential.com
Medicare Support Program	SmartConnect	N/A	833-367-9419	smartmatch.com/connect/sunlandasphalt
Genetic Testing & Health Navigation	Genomic Life	N/A	844-694-3666	genomiclife.com
Pet Insurance	United Pet Care	1718	877-872-8800	unitedpetcare.com

NOTES



This summary of benefits is not intended to be a complete description of the terms and Sunland Asphalt & Construction insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Sunland Asphalt & Construction maintains its benefit plans on an ongoing basis, Sunland Asphalt & Construction reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

Images © 2026 Getty Images. All rights reserved.